

# The Solicitors Journal.

LONDON, OCTOBER 9, 1886.

## CURRENT TOPICS.

THE NEAR APPROACH of the end of the vacation was indicated on Wednesday last by the reduced number of chancery cases (only 39) brought before Mr. Justice GRANTHAM. The lightness of the work enabled him to rise about half-past two o'clock. It is understood that the sitting on Wednesday next will be the last during the vacation.

ATTENTION HAS BEEN DIRECTED to a curious instance of imperfection in the last clause of rule 62 of the Supreme Court Funds Rules, 1886, which adds an entirely new provision. When funds remain unpaid to a person who has died intestate, and whose assets do not exceed £100, the same may be paid to the person who, "being widow, child, father, mother, brother, or sister of the deceased, would be entitled to take out administration to his estate." The first case which came before the Paymaster under this clause was that of a widower entitled to take out administration to his wife. The interpretation clause, rule 3, provides that "words importing males include females," but does not go on to provide the converse proposition. The widower, therefore, was not, in strictness, within the rule; but we are informed that the Paymaster had no scruple in treating his case as if it were within the rule.

A REFERENCE to the speech delivered at Dartford by Lord RANDOLPH CHURCHILL, will shew that the apprehension we expressed a fortnight ago, as to the nature of the scheme which is in contemplation for cheapening land transfer, was not unfounded. The Chancellor of the Exchequer brought into the clearest prominence the fact that there are two distinct objects aimed at in the Lord Chancellor's scheme—one the institution of a system of registration, the other the cheapening of the transfer of land, not as the ultimate result of such a system, but at once. He is reported to have said that

"There is another measure which the country requires also, and that is a measure which shall provide for a cheaper mode of land transfer, and for cheaper methods of acquiring landed property by the individual, and for the registration of title. All I can say on that point is this—that the Lord Chancellor of the present Government is enthusiastic on the question, and I understand that he has ideas. And you may depend upon it that when a Lord Chancellor of England is enthusiastic on any question, and has ideas with regard to that question, it would be a bold, courageous, and clever man who will stop the Lord Chancellor's way. Therefore, I think you may look forward with some confidence to a satisfactory measure upon this important question being introduced in the House of Lords early next session."

We gave reasons a fortnight ago for the conclusion that by no practicable method of registration can the transfer of land be cheapened, otherwise than very gradually; if, therefore, it is intended to reduce the cost of transfer of land at once it must apparently be either by the remission of the stamp duty, which would not be attempted in a Bill to be introduced in the House of Lords, or by an attack upon the scale fees. Lord RANDOLPH's new proverb, "Do not legislate until you know," would seem to be especially worthy of consideration in connection with the scheme which he foreshadowed.

THERE SEEMS to have been a good deal of blundering about the earlier proceedings of the Belfast Riots Commission. In the previous commissions which sat in Belfast, in 1857 and 1864, counsel were allowed to attend and cross-examine witnesses in the ordinary way. No intimation appears to have been given before

the opening of the Commission that any different course would be taken on the present occasion, and an impression prevailed that a promise had been given in the House of Commons that counsel would be permitted to cross-examine the witnesses. Naturally the various classes of persons who considered that their conduct or interests were affected by the inquiry retained solicitors; a large amount of trouble and expense was incurred in getting up evidence, and at the opening of the Commission eight counsel and a solicitor appeared to represent various interests. In his opening address Mr. Justice DAY expressed the gratification of the Commission at finding before them "the eminent and very numerous bar that are arrayed in court," and added that he "relied much upon the assistance which it would be in their power to confer" upon the Commission; but he subsequently declined to recognize any right of counsel to cross-examine, and informed them that they might appear only as "friends of the court, assisting us in sifting out the matter." A controversy ensued of a rather heated description, in which, judging from the apparently verbatim report which we have seen in an Irish paper, the observations of the learned president do not seem to have been characterized by much tact or courtesy. The result was that, counsel having met and passed a resolution protesting against the course adopted by the president, this resolution was read to the Commission, and then counsel and solicitors (except those appearing for the constabulary) left the court. No doubt Mr. Justice DAY was technically right in his view of the practice of a Royal Commission, though, considering the extent to which the conduct of the various classes of persons represented was likely to be attacked, the wisdom of insisting on that view is, perhaps, open to doubt. But we should have thought, at least, that, after the president's admission of the value of the assistance which might be rendered by counsel, it would have been worth while to attempt to retain that assistance by a more conciliatory mode of dealing with the matter.

MR. JUSTICE STEPHEN, in his article in the *Nineteenth Century*, has stated very fairly the results of his experience and observation of prisoners' evidence. He sets out by remarking that the value of the evidence given by prisoners varies according to the circumstances of each particular case as much as the evidence of any other class of witnesses does, and that, although their interest in the result is in many cases so important as to destroy altogether the value of their evidence, there are also cases in which it is of great, and even of decisive, importance. He proceeds to support these propositions by references to actual cases tried before him. The point of some of these illustrations is to shew that a prisoner's evidence is worthless when the circumstances are such that he cannot be contradicted on the subject-matter of his evidence; that, in some cases, the evidence of the prisoner is worthless, owing to his inability to give the only evidence which can be of any service to him—e.g., to produce, or account for, certain articles connected with the crime and alleged to have been seen in his possession; that the evidence of the prisoner may be of the highest service to him when it supplies the thread on which corroborating facts can be strung; and that, in some cases, the evidence of the prisoner, though uncorroborated, bears upon it such marks of honesty and sincerity as to lead the jury at once to stop the case. These are points shewing that the competency of prisoners as witnesses, while on the whole favourable to them, is also favourable to the administration of justice; but some of the illustrations hardly tend in this direction. They shew that, although a prisoner's evidence may be worthless for proving his innocence, the absence of it may be taken as a confession. If the law is altered, every accused person will have to swear his innocence or be taken to have admitted his guilt. Mr. Justice STEPHEN thinks that this is just; but has he considered in this connection the fact, which further on in his article he admits, that "a prisoner, generally

speaking, is an ignorant, uneducated man, dreadfully frightened, very much confused, and almost always under the impression that the judge and jury know as much about his case as he does himself, and are able at once to appreciate whatever he says about it?" Is it just that a man in this condition, utterly unfit to understand what statements are likely to be useful to him or relevant to the case, should be practically compelled to make a statement which, however innocent he may be, will be worse than useless? What good would a mere statement that he is innocent do him? In a case mentioned by the learned writer, he says that the prisoner's complaints and reproaches were "wholly unintelligible, thanks to the combined effects of ignorance, confusion, fear, and anger," but by the help of hints from the judge the meaning of the defence was elicited, and the jury acquitted the prisoner. But suppose, instead of a patient judge, there had been on the bench an irritable judge, or a judge in a hurry for his dinner or anxious to catch a train—what would have been the result? Again, Mr. Justice STEPHEN admits that if prisoners were made competent witnesses there would be a considerable increase of perjury, and not merely of perjury, but in the case of wealthy and educated prisoners, of successful perjury. These people will be so well advised as to the strong and the weak points of their cases as to be able to lie in the witness box with skill and effect. And, lastly, one result of the writer's experience is to shew that failures of justice may occur by reason of the prisoner, either from artfulness or mere blundering, keeping back till the last moment, and then bringing unexpectedly before the jury, some specious defence which there is no time to test. Mr. Justice STEPHEN says he has known many cases of this, and he considers it one of the most dangerous tricks to public justice which could be played by persons accused of crime. It would seem that there is a considerable weight of evidence against the statement that the competency of prisoners as witnesses is "favourable in the highest degree to the administration of justice."

THE RABIES ORDER, 1886, which appeared in the *London Gazette* of 21st September, effects a very important change in, or rather extension of, the law. The Contagious Diseases (Animals) Act, 1878, applies to "cattle, sheep, and goats, and all other ruminating animals and swine," power being given to the Privy Council, by order, to extend the Act to "horses, asses, and mules." A large extension of the operation of the Act having been recently effected by the Contagious Diseases (Animals) Act, 1886 (49 & 50 Vict. c. 32), s. 8, for the avowed purpose, as stated by Lord SPENCER, in the House of Lords, of increasing the statutory checks upon the spread of hydrophobia, the "Rabies Order" attempts to carry out this purpose by twenty-two lengthy clauses. The 8th section of the Act of 1886 provides that the Privy Council may, by order, extend the definition of "animals" in the Act of 1878 "so that the same shall," for the purposes of that Act, "comprise any kind of four-footed beasts"; and the 5th clause of the order provides that "dogs shall be animals, and rabies a disease," for the purposes of sections 31, 32, 50, and 51 of the Act of 1878, and sections 6 and 8 of the Act of 1886, "and of all other sections of those Acts containing provisions relative to or consequent on the provisions of those sections, including such sections as provide for offences and procedure." This will render necessary a very careful study of the Act of 1878, but it will be sufficient on the present occasion to call attention to the provisions of section 31 of that Act. By this section "every person having in his possession, or under his charge, an animal affected with disease, shall, so far as practicable, keep that animal separate from animals not so affected, and shall, with all practicable speed, give notice of the fact of the animal being so affected to a constable of the police district where the animal so affected is." By sections 60 and 61 the penalty for disobedience of this enactment is not more than £20, or £5 for each animal if the offence be committed with respect to more than four animals. This severe compulsory enactment is followed by the optional one of clause 7 of the new order, whereby any person having a dog affected with any illness whatever may, if he pleases, notify the fact to the inspector of the local authority, whose duty it then becomes to investigate the case and take measures accordingly. The next clause of importance is clause 10, whereby any local authority may make regulations for muzzling

dogs, for providing for the keeping of dogs under control, for providing for the seizure and disposal, "including slaughter," of dogs not muzzled or controlled, and for prohibiting dog-shows. This clause is *in pari materid* with section 3 of the Dogs Act, 1871, but goes greatly beyond it in having a general application, whereas the Act of 1871 applies only in the case of a mad dog or dog suspected of being mad being found within the jurisdiction of the local authority issuing the order. Other clauses of the order provide for the prohibition of movement of dogs, for disinfection of feeding-troughs, &c., for slaughter of mad dogs and disposal of their carcasses after (if the local authority think fit), a *post mortem* examination, and for weekly returns of cases of rabies. Local authorities are, by clause 19, to forward to the Privy Council a copy of every order they make, and the Privy Council has the power of directing the revocation of any order that may seem to be "too restrictive or otherwise objectionable." The Dogs Act, 1871, and other similar Acts, such as the more stringent 18th section of the Metropolitan Streets Act, 1867, are left in full force, and so, of course, are the orders already made under them. It is to be hoped that a sensible and consolidating Dogs Act may shortly reduce the existing congeries of dog law into order and homogeneity, and it may be questioned whether the new law properly finds a place in a statute amending the Contagious Diseases (Animals) Act, the natural purpose of which is to check the spread of diseases amongst animals used for food.

THERE ARE two points in the third report of the Permanent Secretary to the Board of Trade upon the working of the Bankruptcy Act, 1883, to which attention should be directed, in addition to the point we have already alluded to as to the new scale of solicitors' costs (*ante*, p. 759). The first is as to the receipts and expenditure on account of bankruptcy proceedings during the year. These are stated at £198,103 14s. 11d. and £173,171 1s. respectively, shewing an apparent surplus of £24,932 13s. 11d. But, as in the case of the previous report, the receipts include an item of £40,994 15s. 3d. in respect of "dividends or interest arising from stock transferred to National Debt Commissioners if such stock had not been cancelled." The explanation vouchsafed in the previous report is that "this item arises in respect of funds belonging to the bankruptcy account under former Acts, which, though the stock in which they are invested has been cancelled, is treated as still existing for the purpose of shewing the state of the account as between bankruptcy funds and the public exchequer." This explanation is not repeated in the present report, but, read in the light of this explanation, we may repeat the observation which we made in discussing this part of the previous report, that inasmuch as this item "is on account of funds under previous Acts it is only right to exclude that amount from the account in order to ascertain how far the Act pays upon new business, and in that case, instead of a surplus, there will be a deficiency" in this case amounting to £16,062 1s. 4d. The other point is the increase of the allowance to nonsalaried official receivers. As we pointed out in discussing the previous report, the nonsalaried official receivers were placed at a very considerable disadvantage as compared with those paid by salary, and it was scarcely to be expected that the glaring anomaly between the two would be allowed to remain permanent.

Returns recently issued shew that during the first session of this year 197 petitions for private Bills were presented to Parliament in December last, together with a few others which were presented during the sitting of Parliament. Of these 97 received the Royal Assent, 41 were either rejected at some stage of their progress or withdrawn by their promoters, and 53 were suspended for consideration in the following session of Parliament. On the reassembling of Parliament the remaining Bills were pushed forward, and 33 received the Royal Assent, two were rejected, and 18 have been suspended till next session.

At a meeting of past and present members of the Stonehouse Local Board, it was decided to offer a reward of £200 for the apprehension of Mr. J. E. Curteis, solicitor, who absconded three weeks since. Over £100 was subscribed in the room, and an appeal will be made to the ratepayers to subscribe the remainder. This step has been taken in consequence of the refusal of the Local Government Board to act in the matter. It was mentioned that Mr. Curteis was last seen in Paris and Major Bruton was following up the clue.



## THE CONSOLIDATED BANKRUPTCY RULES.

THE work of consolidating all the bankruptcy rules and forms, to which we referred in our issue of August 7, has now been completed. The Consolidated Rules and Forms consist of the rules and forms which have been in operation since January 1, 1884, the rules made at various times since that date, and the new rules and forms (with one or two alterations which we shall note in their place) which have been recently published, and which are printed in full in our issue of September 4. We believe that at one time the idea was entertained of publishing the Consolidated Rules in a form similar to that of the rules under the Judicature Acts—viz., in the shape of orders and rules. The effect of this would undoubtedly have been to have given increased facility of reference. On the other hand, it might have caused a certain amount of inconvenience to practitioners who are familiar with the arrangement adopted when the original Bankruptcy Rules were published. At any rate, the idea of arranging the Bankruptcy Rules after the pattern of the Rules of the Supreme Court has been given up, and the Consolidated Rules will appear divided into five parts, and in a form similar to that originally adopted.

The Consolidated Rules will come into operation on October 25, and not on October 24, as stated in the note to the rules recently published, this latter date being Sunday. The only point to be noted in the "Preliminary" to the Consolidated Rules is the proviso contained in the rule annulling the Bankruptcy Rules, 1883, to the effect that such annulment shall not in any way affect the rules made under section 122 of the Act—the section empowering the county court to make an administration order instead of an order for payment by instalments. In the interpretation rule the new definitions—viz., those of "Judge of the High Court," "Trustee," and "Taxing Officer"—are, of course, incorporated. Part I., as in the Rules of 1883, deals with court procedure. Under the heading "Court and Chambers" we have a new rule (rule 8) providing for the adjournment of matters pending before a registrar, which the registrar has jurisdiction to determine, from the registrar to the judge, if the judge, either specially or by any general direction applicable to the particular case, so directs. The old rules with regard to transfer of proceedings disappear, and in their place we have the nine important new rules (see *ante*, p. 730), which deal with this subject. Under the heading "Warrants, Arrests, and Commitments" we have two new rules in place of the old rule 78, which is annulled. The new rules have the effect of rendering the practice with regard to commitment and arrest similar to the ordinary practice in the High Court. Rule 88 of the Consolidated Rules is altogether new, and introduces an important change. Its practical effect is to give to a registrar the power to commit for contempt.

With regard to the question of costs, it is to be noticed that one of the new rules, which were recently published with the intimation that they would be incorporated in the Consolidated Bankruptcy Rules, 1886, does not find a place in the Consolidated Rules, neither does the old rule 100, for which this rule was substituted. The old rule 100 provided that all costs should be in the discretion of the court. The new rule (see *ante*, p. 731) re-enacted this, with the proviso that, where an issue was tried by a jury, the costs should follow the event, unless, upon application made at the trial for good cause shewn, the judge otherwise ordered. The rule, in fact, was exactly the same as section 105 of the Act. In the Consolidated Rules both this rule and the old rule 100 disappear altogether. Under the heading of "Costs" we have other new rules dealing with taxation generally, applications for costs, review of taxation by the Board of Trade, the priority of costs and charges payable out of the estate, the disallowance of the costs of an unnecessary petition, and the apportionment of costs in cases of partnership.

Passing to Part II.—"Proceedings from Act of Bankruptcy to Discharge"—we have, under the heading "Bankruptcy Petition," the new rule (rule 144 of the Consolidated Rules) providing for the insertion in the debtor's petition of his description and address both at the time of the presentation of the petition and at the time of the incurring of the debts which still remain unpaid. The new provisions with regard to the deposit by a petitioning debtor or creditor are incorporated in rule 147 of the Consolidated Rules.

The new rules which limit the power of extending time and adjourning a hearing by consent appear as rules 168 and 169 of the Consolidated Rules. With regard to receiving orders, the old rule 150 disappears altogether, whilst the new provisions are to be found in rules 177—179 of the Consolidated Rules. It is to be noted that rule 179 simply provides that the official receiver shall cause a copy of the receiving order, sealed with the seal of the court, to be served on the debtor, without reference to the mode in which service is to be effected. In this respect it differs materially from the form in which the new rule was originally published. The six important new rules with reference to the appointment of an *interim* receiver appear as rules 170—175 of the Consolidated Rules. These rules, with one exception, are identical with the new rules as published. The exception is to be found in rule 174. The new rule, as published, provided for the repayment of the creditor's deposit, where an order appointing an *interim* receiver is followed by a receiving order, out of the first net proceeds of the estate. Rule 174 provides that this repayment shall be made out of the proceeds of the estate in the order of priority prescribed by the rules.

The rules relating to the making of a receiving order are followed by the important new rules which deal with the public examination of the debtor (rules 184—189). The only point to be noticed with regard to these rules is that the new rule which provided that every order appointing the time for holding or proceeding with the public examination should be served on the debtor, does not find a place in the Consolidated Rules. The new rules with regard to adjudication are incorporated in the Consolidated Rules as rule 192, which provides that, on the failure of a composition or scheme, the official receiver shall forthwith apply to the court to adjudicate the debtor a bankrupt, and as rule 194 (3), which provides that the order of the court annulling an adjudication shall not relieve a trustee from his liability to account to the Board of Trade for all his transactions in connection with the estate.

## THE CONSTRUCTION OF CONDITIONS OF SALE.

### II.

IN our previous article we dealt with some remarks of the Master of the Rolls upon the identity of the rules of construction as applied to contracts at law and in equity, and we found that such identity, if it really existed, has been obscured by the differences arising from the use of a peculiar remedy in equity—the action for specific performance. But since the Judicature Acts have made the rules the same without touching the remedy, the result is that the latitude which the court formerly allowed itself as to the former has been abolished, while its discretion as to the latter still exists. We shall now proceed to illustrate this by reference to the various cases in which conditions of sale appear to have received a special construction, or to have been enforced upon special terms.

We may consider first such conditions as fix a date for the performance of some act in connection with the carrying out of the contract. These are, as a rule, the condition which fixes the date for completion and that which fixes the time for sending in requisitions and objections. As to each of these, the question frequently arises whether the time so fixed is to be regarded as being of the essence of the contract or no.

First, then, with regard to the date for completion. In old days at law, this was clearly an essential part of the contract, and a failure to observe it was a breach of the contract itself. But in equity a distinction was taken. The mention of the date may be a substantial part of the contract, a consideration which induced one or both of the parties to enter into it; or it may have been inserted merely for convenience in order to serve as a mark to fix their legal rights, a day when possession was to be given to the purchaser, and when interest was to begin to run on the unpaid purchase-money. In the former case time was said to be of the essence of the contract, in the latter case not. The old doctrine was, as we have already remarked, that in equity time was never of the essence of the contract, and could not in any way be made so; but this was soon overruled, later decisions have gone upon a different principle, and the intention of the parties has been more studied. The various ways in which such intention can be shewn

are stated by Lord Cairns in the case of *Tilley v. Thomas* already referred to. These are, the special stipulation of the parties inserted in the agreement; the peculiar nature of the property itself, as where it is a life estate that is always in danger of expiring, or mines which are of fluctuating value; or the special circumstances of the contract, as where a man purchases a house with the obvious intention of residing in it forthwith. In other cases, however, it is deemed that time is not of the essence of the contract, but only a mark to determine the legal rights of the parties; and hence courts of equity have relieved against a failure to observe it. In doing this it is quite clear that they have really applied a special construction to the contract, and not merely exercised a discretion as to the remedy. They have first decided what meaning they shall give to it, and have then proceeded to enforce it accordingly. They have, in fact, done what every court does when it construes the documents presented to it before passing judgment. The decree, when ultimately given, rests avowedly upon a construction that, in the intention of the parties, time was, or was not, of the essence of the contract. And that this was really an equitable construction we have seen to be clear from the fact that the Judicature Act of 1873 enacts that the rule which governs it shall prevail at law also.

But if it is decided that the date fixed for completion is not of the essence of the contract, but is merely a mark whereby to fix the legal rights of the vendor and purchaser, a further difficulty arises which has attracted the notice of courts of equity. It is frequently provided that, if, from any cause whatever, the completion is delayed, interest shall be paid on the purchase-money from the date fixed. Now the causes of delay may be of three kinds: they may be purely accidental, as where a mortgagee whose concurrence is necessary happens to be abroad; or they may be caused by difficulties in making out the title, difficulties, perhaps, which, by greater care and diligence, the vendor might have avoided; or they may be due to wilful delay or negligence on his part. With regard to cases of the first kind no difficulty arises; the purchaser is bound by the condition, and there is no reason to give him relief. So, too, with regard to cases of the third kind, the court has no hesitation in using its discretion to prevent injustice being done. True, the parties have agreed that interest shall run in all events; but the vendor is not allowed to take advantage of his own wrong, and the court will not help him in doing so. But although this was settled in *Esdaile v. Stephenson* (1 Sim. & St. 122), yet for greater safety it is usual to insert the words "other than wilful default on the part of the vendor." It is in cases of the second kind that the decisions have conflicted, owing to the feeling formerly existing that the stipulation pressed hard upon the purchaser. The old notion was expounded in *De Visne v. De Visne* (1 Mac. & G. 336). Here Lord Cottenham said that there was an implied condition in every contract that, if the abstract shewed a good title, interest should run from the time fixed for completion, and that the stipulation only put this in words; the purchaser, however, had no intention of paying interest if the delay arose by acts of the vendor. This case affords a good example of the latitude which equity has been accustomed to allow itself. Lord Cottenham, having apparently made up his mind what to do, was prepared to do it in either of the ways mentioned above—by giving a special interpretation to the contract, or by granting the help of the court only upon special terms. He could either hold, he said, that where the delay arose by the acts of the vendor this was a case not provided for by the contract, or he could decline to assist the vendor saving upon terms of his allowing compensation for the delay, such compensation being measured by the interest which the purchaser was bound to pay. Here we see very clearly the advantage the court had in its old liberty either to extend the construction or to refuse the remedy. A decision which seemed plausible in either way appeared quite sound from the united support it thus obtained; but now that we must keep the two distinct, and that the former—viz., latitude of construction—is denied, the whole responsibility must rest upon the denial of the remedy. This, however, cannot be maintained, and so the case breaks down. Hence, although it was followed reluctantly by Romilly, M.R., in *Sherwin v. Shakespear* (17 Beav. 267), it was overruled when the same case was heard upon appeal (5 De G. M. & G. 517). The court did not, indeed, condemn all latitude of construction in equity, as is done now, but denied that there was any occasion for it here. It was not to be expected that,

upon a large sale, the abstract should always be perfect at once, and so there was no reason for saying that delay from this cause had not been foreseen by the purchaser. It was possible, indeed, to proceed by refusing the help of the court, but this would only be done in case of wilful default on the part of the vendor. Thus the original case of *De Visne v. De Visne* was wrong, both upon the construction and upon the remedy; each afforded half a reason only, and when one was cut away the other fell too. The result, then, is that a literal construction is to be given to the contract, and when the court declines to carry it out it is upon the definite ground that it will not help a vendor whose claim arises solely by his own wilful default.

A date, again, is usually fixed for the delivery of objections to the title, and this is put at a certain number of days from the delivery of the abstract. Upon this two questions arise: first, as to the meaning to be given to the term *abstract*, and, next, as to the efficacy of the condition in excluding all objections after the time agreed upon. With regard to the former, it is well settled that the abstract must not be merely such a one as the vendor chooses to furnish, but must be a perfect abstract; and by this is not, of course, meant an abstract which shews a perfect title, but one which shews the title perfectly as known to the vendor at the time. The abstract is prepared that the purchaser may be able to discover from it the flaws in the title and make objections upon them; but if the title is not, to the best of the vendor's ability, put before him, he has not the materials upon which to found his objections. Probably this construction of the condition can be supported upon plain grounds of common sense, without having recourse to any equitable considerations. The next point, however, is more doubtful. The condition in terms excludes all objections after the stipulated time. However, the recent case of *Re Tanqueray-Willaine v. Landau* (L. R. 20 Ch. D. 465) shews that this is not to be taken literally. There executors were selling under what was apparently an implied power created by a charge of debts. They refused to state whether any debts remained unpaid, and afterwards, when the time for making objections had expired, the purchaser raised the question whether any charge of debts had been in fact created. In spite of the condition Mr. Justice Kay allowed the objection, on the ground that it went to the root of the title, and a remark of Jessel, M.R., when the case was heard on appeal, shews his approval of this course. It can hardly be doubted that we have here an instance of equitable construction. It is based, not upon a literal interpretation of the contract, but upon the relative positions of vendor and purchaser, and upon the protection which the court desires to extend to the latter. Inasmuch as all these special conditions are in the vendor's favour, and may press hardly upon the purchaser, the courts construe them as far as possible against the vendor, and if in any case the result of taking the condition literally will be very damaging to the purchaser, then it is treated as quite inoperative. All this, however, as we have seen, is only the remnant of a system which is fast disappearing, and purchasers will do well in the future to rely as little as possible upon the favour that has thus been shewn them in the past.

## CONCERNING SEARCHES.

### (IX.) CROWN DEBTS (Continued).

#### REGISTRATION OF CROWN DEBTS.

*Old Law.*—Prior to the 4th of June, 1839, there was no ready method of ascertaining who were debtors of, and accountants to, the Crown, owing to the want of indices in which searches could be made. It is said in the evidence annexed to the second report of the Real Property Commissioners, p. 12, that the practice was to search at the Exchequer Office and among the Receiver-General's bonds at the Tax Office; but it is there stated that no satisfactory search could be made for other liabilities to which a party might be under to the Crown, such as securities by traders for the duties on customs and excise, the receivers of those duties, paymasters of forces, &c. Probably memorials of most of the securities given by public officers for the discharge of their duties will be found registered in the office to which they belong under 60 Geo. 3, c. 85, s. 3, as amended by 52 Geo. 3, c. 66, except the Receiver-



General's bonds, which were to be taken by the King's Remembrancer in the Court of Exchequer and recorded in his office.

*Present Law.*—It was, however, provided, by 2 & 3 Vict. c. 11, s. 8, which received the Royal Assent on the 4th of June, 1839, that no future judgment, statute, or recognizance in favour of the Crown, no future inquisition finding any debt due to the Crown under Hen. 8, c. 39, and no future acceptance of office under 13 Eliz. c. 4 should "affect any lands, tenements, or hereditaments as to purchasers or mortgagees" until a memorandum or minute is left with the senior master of the Common Pleas for entry in the "Index to Debtors and Accountants to the Crown." Power was given to enter a *quietus* obtained by a debtor or accountant to the Crown in the same index; and a certificate by the Commissioners of the Treasury will exonerate, wholly or partially, the estate of a debtor or accountant to the Crown in favour of a purchaser or mortgagee, though the claim of the Crown is not satisfied (sections 10 and 11).

22 & 23 Vict. c. 35, s. 22, provides that, after 1859, it shall be obligatory on the Crown, in order to bind the lands, tenements, and hereditaments of its debtors or accountants as against purchasers, mortgagees, or creditors, becoming so after 1859, to re-register in like manner as is provided for in the case of judgments in favour of private persons by 2 & 3 Vict. c. 11, as amended by 18 & 19 Vict. c. 15.

It is provided by "The Crown Suits Act" (28 & 29 Vict. c. 104), s. 48, that, after the 1st of November, 1865, no future Crown debt, or acceptance of office by an accountant to the Crown, shall affect land of any tenure as to a *bonâ fide* purchaser for value or mortgagee, with or without notice, unless a writ of extent, *diem clausit extremum*, or other writ or process of execution, has been issued and registered before the execution of the conveyance or mortgage to him, and the payment of the purchase or mortgage money by him.

The result appears to be—

- (1) That no search need be made for Crown debts or accountantships on the purchase of copyholds or leaseholds, but searches for executions by the Crown must be made on the purchase of leaseholds;
- (2) That on the purchase of freeholds the following are the full searches that can have to be made:—
  - (a.) Under the old practice for Crown debts and accountantships prior to the 4th of June, 1839, against every person who was owner of the property during a period of sixty years prior to completion;
  - (b.) In the index to debtors and accountants against every person who was owner between the 4th of June, 1839, and 1860;
  - (c.) In the same index for a period of five years prior to completion against every person who was owner between 1859 and November, 1865;
  - (d.) For writs against every person who was owner since the 1st of November, 1865, and, as no re-registration of the writ is necessary, it must be carried back to that day.

In the above directions "owner", includes a person having a general power of appointment by deed, but it does not include a trustee. Where a man has a general power of appointment, exercisable by will only over freeholds, and exercises such power, the appointed land becomes assets for payment of his debts under 11 Geo. 4 and 1 Will. 4, c. 47, and 3 & 4 Will. 4, c. 104: see *Fleming v. Buchanan* (3 De G. M. & G. 976). The question whether, if he be a Crown debtor, such land can be seized under a "*diem clausit extremum*" appears not to have arisen; and until the question has been decided it will be safer to search against every person who has exercised such a power.

In practice no searches are made against any person except the last purchaser for a pecuniary consideration and persons claiming under him. Bearing in mind that every person now living who was of age on the 1st of June, 1839, must have attained the age of sixty-seven, the cases in which it is necessary to make searches under the old practice are extremely rare. In fact, it is believed that they are omitted unless there are suspicious circumstances.

It should, perhaps, be added that, as the Crown is not bound by the statutes relating to bankruptcy (*Anon.*, 1 Atk. 262; *Crauford v. Attorney-General*, 7 Pri. 5; The Bankruptcy Act, 1869 (32 & 33 Vict. c. 71), s. 49; The Bankruptcy Act, 1883 (46 & 47 Vict.

c. 52), s. 30), searches for Crown debts are not rendered unnecessary by an owner becoming bankrupt and obtaining his discharge.

The statutes 2 & 3 Vict. c. 11, 23 & 24 Vict. c. 115, and 28 & 29 Vict. c. 104, are comprised in the 1st section of the Conveyancing Act, 1881; it follows that searches under those Acts should be made in the manner pointed out by the Conveyancing Act, 1882, s. 2.

#### RELEASE OF CROWN DEBTS.

A *quietus* obtained by a debtor or accountant to the Crown after the 4th of June, 1839, will be found registered under 2 & 3 Vict. c. 11, s. 9, in the index to debtors and accountants to the Crown.

The Commissioners of the Treasury can, under 2 & 3 Vict. c. 11, s. 10, by certificate under their hands, and on payment into the exchequer of such sums as they may think fit, exonerate any lands of a debtor or accountant to the Crown in favour of a purchaser, or mortgagee, or lessee under a fine.

By 16 & 17 Vict. c. 107, ss. 196, 197, as extended by 18 & 19 Vict. c. 78, s. 6, 19 & 20 Vict. c. 108, s. 76, and 23 & 24 Vict. c. 115, s. 1, the commissioners or principal officers of any public department, or, if there are none, the Commissioners of the Treasury may—

- (1) Cancel any bond given to her Majesty to secure the performance of any condition, order, or matter relating to the department after three years from the date of the bond.
- (2) Authorize the proper officer to enter up satisfaction of any such bond registered in the Common Pleas;
- (3) Exonerate the whole or any part of the lands of the obligor of a registered bond.

By the Customs Consolidation Act, 1876 (39 & 40 Vict. c. 36), s. 167, the Commissioners of Customs can exonerate the whole or any part of the lands of the obligor of a bond entered into under the provisions of the Customs Acts, registered under 2 & 3 Vict. c. 11, by certificate under their hands.

It follows that, if the vendor is a debtor or accountant to the Crown and no *quietus* can be found, the head of the department, or the Treasury, or the Commissioners of Customs, as the case may be, can enable the sale to be safely carried out.

## CORRESPONDENCE.

### CONCERNING SEARCHES.

[To the Editor of the Solicitors' Journal.]

Sir,—We, and we believe the profession generally, would be very glad if you would print the valuable articles which you have recently published, and which probably have not yet concluded, on the question of searches, bound together as a little book, which might be placed in the hands of all conveyancing clerks. The articles would be extremely useful. At present we know of no work which contains similar information given in so clear and concise a manner.

23, Rood-lane, Fenchurch-street, Oct. 4. CARRITT & SON.

[Our correspondents' suggestion will be carefully considered before the articles are completed. They have a double object; not merely to supply the want to which our correspondents refer, but also, by setting forth in detail the risk, inconvenience, and absurdity of the present system, to induce the substitution for it by the Legislature of a simple, safe, and inexpensive plan for searches which we hope hereafter to suggest.—ED. S. J.]

### WHAT IS AN EXHIBIT?

[To the Editor of the Solicitors' Journal.]

Sir,—A deponent recently brought to me two affidavits having documents annexed thereto, which were marked with a distinguishing letter and referred to in the affidavit as being so annexed and so distinguished. He only required me to sign my name on these annexed documents, but had not written on them, nor did he ask me to write, the usual memorandum of exhibition. On my asking for the usual fees for two exhibits, in addition to those for the oaths, he demurred on the ground that the annexed documents were not "exhibits" in the sense which would entitle me to exhibit fees.

He subsequently supported his contention by a reference to a passage in Mr. Charles Ford's work on "Oaths," p. 11—a copy of which I enclose.

I am now supported in my view by Mr. Braithwaite, whose opinion, as stated in his work (pp. 47, 48, 4th edition), seems to be opposed

to that of Mr. Ford. Perhaps some of your readers can throw light on the subject.

A LONDON COMMISSIONER.  
Oct. 6.

The following is the extract from Mr. Ford's book enclosed by our correspondent:—"Doubts are often expressed as to what constitutes an exhibit. A copy writ annexed to an affidavit for the purpose of being filed with it, need not necessarily be made an exhibit and need only be initialled by the commissioner. Documents should only be exhibited where it is intended to file the affidavit without such documents, and only in such cases is the fee for marking the exhibit payable to commissioners other than to the judge's chamber clerks."

Mr. Braithwaite says (p. 47):—"For every document or thing referred to in an affidavit sworn before one who is, in a technical or departmental sense, an officer of the court, and required to be 'marked' or signed by him, the fee of 1s. is taken, and although the words 'whether annexed or not' are not added to the similar item in the 'Rules of the Supreme Court (Costs)' regulating the charge to be made by solicitors who are 'commissioners to take oaths or affidavits'; still it is thought that such commissioners may take the like fee for every like 'exhibit' and for the following reason:—each 'exhibit' means each document or thing referred to, whether referred to as 'produced and shewn' or as 'hereunto annexed.' And in either case a memorandum should be written upon, or affixed to, the document or thing for the purpose of identifying it with the particular affidavit to which it relates, and it is for marking or signing such memorandum that the fee of 1s. may be taken by the commissioner."

## CASES OF THE WEEK.

### CASES BEFORE THE VACATION JUDGE.

Re LONDON AND LEEDS BANK—6th October.

COMPANY—THREE PETITIONS—NOTICE—COSTS.

In this case the question arose as to whether the costs of two petitions, presented subsequently to the petition upon which a winding-up order was made, should be allowed. For the company it was contended that the persons presenting the second and third petitions had due notice of the first petition, and should not be allowed their costs. On behalf of the persons who presented the second and third petitions counsel referred to *Re General Financial Bank* (L. R. 20 Ch. D. 276), and *Re Empire Assurance Corporation* (16 L. T. Rep. N. S. 341). GRANTHAM, J., made an order upon the first petition, and allowed the costs of the subsequent petitions up to the date of the order.—COUNSEL, *Marten, Q.C., and Pochin; Eustace Smith; W. F. Webster; Gatey, A. St. J. Clarke, and Emden; H. T. Ecc.* SOLICITORS, *Michael Abrahams, Son, & Co.; Birchall, Wood, & Co.; C. H. Bryson; Lickorish & Bellord.*

## SOCIETIES.

### THE INCORPORATED LAW SOCIETY.

The following are the papers to be read at the York meeting:—

TUESDAY, OCTOBER 12.

- "Legal Education and the Universities," Mr. F. P. Morrell, Oxford.
- "Legal Education in the Provinces," Mr. W. A. Jevons, Liverpool.
- "The Profession—What It Is and What It Should Be," Mr. A. H. Hastie, London.
- "Custody of Infants," Mr. F. J. Munby, York.
- "On the Best Mode of Making the Council Representative of the Profession," Mr. F. D. Lowndes, Liverpool.
- "On the Ballot Act and Cumulative Voting for School Boards," Mr. W. Morgan, Birmingham.
- "Bills of Sale," Mr. James White, London.

WEDNESDAY, OCTOBER 13.

- "Land Transfer Reform," Mr. Henry Barker, Huddersfield.
- "Searches before Completion of Land Transfers," Mr. William Godden, London.
- "Are We to Wield the Hammer?" Mr. G. Keen, London.
- "A Warning to Mortgagees," Mr. Bernard Wake, Sheffield.
- "Agricultural Fences," Mr. A. E. B. Souby, New Malton.
- "Excessive and Unfair Taxation of Real Estate," Mr. Thos. Jepson, Manchester.
- "Local Judicature," Mr. J. J. Coulton, Lynn.
- "Divisional Courts," Mr. J. W. Martin, Reading.

Mr. Baron Huddleston has fixed the following commission days for holding the autumn assizes on the Western Circuit:—viz., Bristol, Monday, October 25; Exeter, Tuesday, November 2; Winchester, Tuesday, November 9.

## LAW STUDENTS' JOURNAL.

### UNITED LAW STUDENTS' SOCIETY.

The society re-assembled for the Michaelmas Term on Monday last at the Law Institution. The discussion upon the report of the Select Committee was, upon the motion of Mr. Lazarus, adjourned to the first meeting in November, and, after a few other business questions had been disposed of, Mr. Munday moved:—"That continuous sittings of the High Court in provincial centres are desirable in the interests of the public and the profession." Mr. Munday found supporters in Mr. W. J. Bull and Mr. Lazarus, and carried his point by a majority of three.

### LIVERPOOL LAW STUDENTS' ASSOCIATION.

The first meeting of the winter session was held on Monday, the 4th inst., Mr. Bellringer, president of the Liverpool Law Society, in the chair. A joint debate with the Sheffield Law Students' Society had been arranged, and, after the private business of the meeting, the president called upon Mr. Auty (Sheffield) to open the affirmative side of the following question:—"A." travelled on a certain railway without having paid his fare or provided himself with a ticket, but without intention to defraud the company or evade payment of the fare, and his luggage, which was placed in the luggage-van of the train, was lost. Can he recover compensation for the value of the luggage from the railway company? Mr. Inglis (Liverpool) argued in favour of the negative, and in the discussion which followed Messrs. Broomhead, Sargeant, Hale, and Bromley (Sheffield), and Messrs. Rigby, Chevalier, Thornely, Davis, Pierce, and Sweny took part. After the openers had replied, the president, who was assisted by Messrs. Kenion and Taylor, gave his decision in favour of the affirmative. A vote of thanks to the three gentlemen who had acted as judges was proposed by Mr. Style, seconded by Mr. Cameron, and carried unanimously. Subsequently the Sheffield delegates were entertained at dinner by some members of the Liverpool Association. Several speeches were made and a pleasant evening passed.

## LEGAL APPOINTMENTS.

Mr. SAMUEL SMITH, solicitor, of Chester, has been elected Town Clerk and Clerk of the Peace for that City. Both offices were held by his partner, the late Mr. John Walker. Mr. Smith was admitted a solicitor in 1857. He is in partnership with Mr. Norris Alfred Ernest Way.

Mr. WILLIAM WATTS, solicitor (of the firm of Watts & Kitching) of Scarborough, has been appointed a Perpetual Commissioner for the North Riding of Yorkshire for taking the Acknowledgments of Deeds by Married Women.

Mr. THOMAS A'BECKETT, barrister, has been appointed a Puisne Judge of the Supreme Court of Victoria, in succession to Mr. Justice Higinbotham, who has been appointed Chief Justice of that Colony. Mr. Justice A'Beckett is the son of Mr. Thomas Turner A'Beckett, and was born in 1837. He was called to the bar at Lincoln's-inn in Michaelmas Term, 1859.

Mr. SAMUEL JOSEPH CHADWICK, solicitor (of the firm of Chadwick & Sons), of Dewsbury and Mirfield, has been appointed a Perpetual Commissioner for the West Riding of Yorkshire for taking the Acknowledgments of Deeds by Married Women.

Mr. HAROLD STANLEY MAPLES, solicitor, of Spalding, has been appointed Clerk to the Spalding Board of Guardians and Assessment Committee, and Superintendent Registrar for the Spalding District, in succession to his father, the late Mr. Ashley Maples. Mr. H. S. Maples has been for some years clerk to the Spalding Rural Sanitary Authority. He was admitted a solicitor in 1873, and he is also clerk to the county magistrates.

Mr. JOHN RICHARD WAKE THOMPSON, solicitor, of Bradford, has been appointed a Perpetual Commissioner for the West Riding of Yorkshire for taking the Acknowledgments of Deeds by Married Women.

Mr. JOHN RICKETTS REDDISH, solicitor, of Church, Lancashire, has been appointed Clerk to the Church Local Board. Mr. Reddish was admitted a solicitor in 1883.

Mr. JOHN WOOD, solicitor, of Bristol, Wroughton, and Axbridge, has been appointed a Perpetual Commissioner for Somersetshire and the City of Bristol for taking the Acknowledgments of Deeds by Married Women.

Mr. JAMES WILLIAM LOADER COOPER, solicitor (of the firm of Arnold & Cooper), of Chichester and Bognor, has been appointed Clerk to the Westbourne Board of Guardians, Assessment Committee, School Attendance Committee, and Rural Sanitary Authority. Mr. Cooper was admitted a solicitor in 1879. He is in partnership with Mr. Edward Arnold, town clerk of Chichester.

Mr. THOMAS ROBSON, solicitor, of Pocklington, has been appointed a Perpetual Commissioner for taking the Acknowledgments of Married Women for the East Riding of the County of York.

Mr. R. C. MAYHEW, solicitor, of Saxmundham, has been appointed a Perpetual Commissioner for taking the Acknowledgments of Married Women for the County of Suffolk.



Mr. WILLIAM JOHN GILKS, solicitor (of the firm of Moon & Gilks), of 15, Lincoln's-inn-fields and Putney, has been appointed a Perpetual Commissioner to take the Acknowledgments of Married Women for the County of Surrey.

#### DISSOLUTIONS OF PARTNERSHIPS, &c.

GEORGE HENSMAN and HENRY NICHOLSON, solicitors, 25, College-hill, London. September 29. [Gazette, October 1, 1886.]

JAMES EDWARD GODDARD BRADFORD and WILLIAM FOOTTE, solicitors, Swindon. September 29.

JAMES GRACE, FREDERICK SMITH, and ALLAN SANDYS, solicitors (Grace, Smith, & Sandys), Liverpool. September 30. So far as regards the said Allan Sandys.

JOHN HUNTER, EDMUND CHILD HAYNES, ROBERT LEWIN HUNTER, and ARTHUR JOHN CAMPBELL GWATKIN, solicitors (Hunters, Gwatkin, & Haynes), 9, New-square, Lincoln's-inn, W.C. October 1. So far as concerns the said Arthur John Campbell Gwatkin. In future such business will be carried on by the said John Hunter, Edmund Child Haynes, & Robert Lewin Hunter, under the firm or style of Hunters & Haynes.

HENRY MOORE and HENRY FAIRFAX HARVEY, solicitors (Moore & Harvey), Wimborne Minster, Dorset. October 1. The practice will, in the future, be carried on by the said Henry Fairfax Harvey alone, for his own benefit. [Gazette, October 5, 1886.]

#### OBITUARY.

##### MR. FRANCIS HEATHCOTE WILSON.

Mr. Francis Heathcote Wilson, barrister, died on the 11th ult. Mr. Wilson was the eldest son of the Rev. Robert Francis Wilson, and was born in 1848. He was educated at University College, Oxford, where he graduated third class in Classics in 1870. He was called to the bar at Lincoln's-inn in Trinity Term, 1873, and he practised on the Western Circuit, and at the Hampshire, Portsmouth, and Southampton Sessions. Mr. Wilson had considerable reporting experience, and he was for several years on the staff of THE WEEKLY REPORTER.

##### MR. JOHN WILLIAM ECCLES.

Mr. John William Eccles, barrister, died on the 13th ult. Mr. Eccles was the only son of Mr. Banister Eccles, of Blackburn, and was born in 1836. He was educated at Worcester College, Oxford, where he graduated first class in Law and Modern History in 1859. He was called to the bar at Lincoln's-inn in Trinity Term, 1862, and he formerly practised in the Court of Chancery, and in the Lancaster Palatine Court.

##### MR. JOHN CHARLES WARNES.

Mr. John Charles Warnes, solicitor, died at Eye on the 28th ult. Mr. Warnes was admitted a solicitor in 1859, and he had practised at Eye for about twenty-five years. He was formerly in partnership with Mr. George Warner Lawton, and he was, at the time of his death, associated with his son, Mr. Donald Charles Warnes, who was admitted a solicitor in 1882. Mr. Warnes was a perpetual commissioner for the county of Suffolk, and he had an extensive private practice. He was clerk to the Eye Board of Guardians, Assessment Committee, School Attendance Committee, and Rural Sanitary Authority, and Superintendent-Registrar for the Eye District.

##### MR. ROBERT FULFORD.

Mr. Robert Fulford, solicitor, of Okehampton and North Tawton, died on the 28th ult. Mr. Fulford was born in 1818. He was admitted a solicitor in 1840, and had resided and practised for over forty years at Okehampton. He had a branch office at North Tawton, and he was associated in partnership with his son, Mr. George Langton Fulford, who was admitted a solicitor in 1879. He had a large private practice, and he held several important appointments. Since 1878 he had been coroner for the Okehampton district of Devonshire, and he was clerk to the magistrates for the Hatherleigh division of Devonshire, clerk to the Commissioners of Taxes, clerk to the Okehampton Board of Guardians, Assessment Committee, School Attendance Committee, and Rural Sanitary Authority, Superintendent-Registrar for the Okehampton district, and clerk to the Okehampton and Sampford Courtenay School Boards. Mr. Fulford was a director of the Okehampton Gas Company, and he had been for twenty years churchwarden of Okehampton parish.

##### MR. CLEMENT MANSFIELD INGLEBY, LL.D.

Mr. Clement Mansfield Ingleby, LL.D., died at his residence, Valen times, near Ilford, on the 26th ult. Dr. Ingleby was the son of Mr. Clement Ingleby, solicitor, of Birmingham, and was born in 1824. He was educated at King Edward's Grammar School, Birmingham, and at Trinity College, Cambridge, where he graduated as a senior optime in 1847, and he subsequently proceeded to the degree of LL.D. He was admitted a solicitor about the year 1851, and he was for a few years a member of the firm of Ingleby & Wragge, at Birmingham, but he was compelled by ill-health to relinquish his practice, and he had since given his whole at-

tention to literary pursuits. He was the author of an "Introduction to Metaphysics" and "Outlines of Theoretical Logic," but he was best known as a writer and lecturer on subjects connected with the life and works of Shakespeare. Dr. Ingleby was foreign secretary to the Royal Society of Literature. He leaves a widow and several children. He was buried at Ovingdean, Sussex, on the 2nd inst.

##### MR. GEORGE WILLIAM LATHAM.

Mr. George William Latham, barrister, died at his residence, Bradwall Hall, Cheshire, on the 4th inst., from cancer of the throat. Mr. Latham was the eldest son of Mr. John Latham, of Bradwall Hall, and was born in 1827. He was educated at Brasenose College, Oxford; was called to the bar at the Inner Temple in Trinity Term, 1852; and formerly practised on the North Wales and Chester Circuit. Mr. Latham was an unsuccessful candidate for the representation of Mid-Cheshire in the Liberal interest on three occasions. At the General Election of 1885 he was returned for the Crewe division of that county, but owing to the state of his health he did not become a candidate at the recent General Election. Mr. Latham was a magistrate for Cheshire. He was married in 1856 to the eldest daughter of the Rev. Henry Luttman Johnson.

##### MR. WILLIAM MOTE.

Mr. William Mote, solicitor, of South-square, Gray's-inn, died at his residence, 121, Breakspears-road, Brockley, on the 26th ult. Mr. Mote was the son of Mr. James Mote, of Hemingford-road, Islington, and was born in 1825. He was educated at University College, London, and was admitted a solicitor in 1870. He was for many years a clerk in the office of Messrs. Freshfields & Williams, and he subsequently went into partnership with his elder brother, Mr. Edward Mote, with whom he had served his articles. The firm was afterwards joined by his eldest son, the late Mr. Richard Crofts Mote, and he practised in Gray's-inn until his death. Mr. Mote was a commissioner to administer oaths in the Supreme Court of Judicature and in the Chancery Court of Lancaster, and a perpetual commissioner for the county of Kent. Mr. Mote had been twice married, and he leaves six children. He was buried at Brockley Cemetery on the 1st inst.

#### LEGAL NEWS.

Mr. Justice Field, who will take the place of Mr. Justice Grove on the South-Eastern Circuit at the ensuing autumn assizes, has fixed the following commission days for holding them:—viz., Maidstone, Monday, October 25; Chelmsford, Tuesday, November 2; Cambridge, Monday, November 8; Norwich, Thursday, November 11.

A correspondent of a Manchester paper says:—The following figures, shewing the position of an estate in bankruptcy under the present Act at the date of declaring first and final dividend do not appear to indicate much of an improvement upon the state of affairs under the late Act. I will leave them to speak for themselves:—

Dr.	£. s. d.	Cr.	£ s. d.
1886—Sept. 26.		1886—Sept. 28.	
Total receipts from date		By payments—	
of receiving order .....	470 1 0	Trustee's and official receiver's remuneration	48 4 3
		Incidental expenses .....	51 16 1
		Fees, costs, and charges under Rule 104 .....	148 16 9
		Court fees .....	11 13 10
		Preferential claims ...	184 15 11
		Amount of dividend of 4d. in the pound on proofs admitted for	
		£1,482 13s. 4d. ....	24 14 2
Total.....	470 1 0	Total.....	470 1 0

At the Clerkenwell Police-court, on Wednesday, an application for a summons under unusual circumstances, in a matter involving an interesting question upon criminal law, was made to Mr. Barstow. Mr. Grain said he wished to obtain a summons against a person who had hired a large quantity of furniture under an agreement as to payment, and who had, before the agreement had been satisfied, pledged some portion of the goods. The only proceeding which he thought would answer the case would be a summons for illegal pawning; but it would, of course, be a preliminary question with the magistrate whether an act of the kind described in connection with the possession of goods under an agreement to pay would come within the criminal law, or whether the person hiring should be proceeded against in a civil court for infringing the agreement by pawning. It was explained to the court that the system of purchase by hire was adopted by nearly all the poorer families of London; and there were some legal difficulties in defining the amount of protection and the means of redress at the disposal of tradesmen who did not wish the goods removed from the house of the hirer until the purchase-money was paid. A copy of the agreement in the present instance was exhibited, and was found to be signed by the person complained of, who had bound himself down not to remove the goods in question; but who, presumably believing the furniture was his own property, had pawned some of it. Mr. Grain quoted a case argued in the Chancery Division in

1879 to support his contention that this kind of pawning was contemplated as an offence by the statute. Mr. Barstow said the application was a somewhat novel one, and as there was little before him for guidance, he would take time to consider the case, and Mr. Grain arranged to renew the application.

The Governor and Company of the Bank of England have given notice that, they are authorized to receive tenders for £1,567,800 New Zealand Government £4 per Cent. Consolidated Stock, repayable at par on the 1st of November, 1899. This Stock will rank *pari passu* with the New Zealand £4 per Cent. Consolidated Stock previously created, and the first half-year's dividend will be payable on the 1st of May next. The minimum price, below which no tender will be accepted, has been fixed at £97 for every £100 of Stock.

## COMPANIES.

### WINDING-UP NOTICES.

JOINT STOCK COMPANIES.  
LIMITED IN CHANCERY.

CHARLES S. CAMERELL & Co. LIMITED.—Creditors are requested, on or before Nov 13, to send their names and addresses, and the particulars of their debts or claims, to Frank Drury, 11, Queen Victoria st. Nov 25 at 12 is appointed for hearing and adjudicating upon the debts or claims.

E. J. WRIGHT, LIMITED.—Petition for winding up, presented Sept 28, directed to be heard before the Vacation Judge on Wednesday, Oct 13. Young and Co, St Mildred's ct. Poultry, solicitors for the petitioners.

JOHN KNOX and COMPANY, LIMITED.—By an order made by Grantham, J., dated Sept 22, it was ordered that the voluntary winding up be continued. Scott, King William st, agents for Hanley, Sunderland, solicitors for the petitioners.

RIVER TRAMWAY STEAM BOAT COMPANY, LIMITED.—Petition for winding up, presented Oct 1, directed to be heard before Grantham, J., on Oct 13. Ashurst and Co, Old Jewry, solicitors for the petitioner.

[Gazette, Oct. 1.]

CARDEFF IRON and TIN PLATE COMPANY, LIMITED.—Petition for winding up, presented Oct 1, directed to be heard before the Vacation Judge on Oct 13. Curry and Co, St George st, Westminster, solicitors for the petitioners.

HALIFAX SUGAR REFINING COMPANY, LIMITED.—Grantham, J., has fixed Tuesday, Oct 12 at 12, as the time for the appointment of an official liquidator.

[Gazette, Oct. 5.]

UNLIMITED IN CHANCERY.

NESTON and DISTRICT PERMANENT BENEFIT BUILDING SOCIETY.—Petition for winding up, presented Oct 1, directed to be heard before the Vacation Judge on Oct 13. Field and Co, Lincoln's inn fields, agents for Sharman and Co, Liverpool, solicitors for the petitioner.

[Gazette, Oct. 1.]

FRIENDLY SOCIETY DISSOLVED.

ECONOMIC UNION SOCIETY, Union st, Canterbury. Sept 27

[Gazette, Oct. 5.]

## CREDITORS' CLAIMS.

### CREDITORS UNDER ESTATES IN CHANCERY.

LAST DAY OF CLAIM.

BOLSHER, JOHN BUTTERFIELD, Russell pl, Bermondsey, Fellmonger. Nov 8.

Junison v Bolsher, Kay, J. Collins, King William st

[Gazette, Oct. 1.]

### CREDITORS UNDER 22 & 23 VICT. CAP 36.

LAST DAY OF CLAIM.

ANDREWS, FREDERICK JOHN, Farnham, Surrey, Gent. Oct 31. Hollett and Co, Farnham

BARNES, ANN, Hastings, Sussex. Oct 27. Meadows and Elliott, Hastings

BLOVER, BENJAMIN, Liverpool, Surgeon. Nov 1. Oliver and Co, Liverpool

BRADSHAW, SAMUEL, St Crosby, Lancashire, Gent. Nov 4. Rowe and Co, Liverpool

CLIFFER, SAMUEL, Clifton, Bristol, Insurance Agent. Oct 30. Sturge, Bristol

CRUMP, HANDELOTT, Trebovir rd, East's ct, Assistant Surgeon 7th Lancashire Militia. Nov 6. Crump, Westminster

JENNIS, JOHN, Rhymney, Glamorgan, Innkeeper. Oct 20. Morgan, Cardiff

LEE, JOSEPH EDWARD, Leeds, Gent. Nov 1. Simpson, Leeds

MAYES, HENRY, Oswaldtwistle, nr Accrington, Farmer. Oct 31. Fletcher, Accrington

MCGENTHIE, JOHN, Leytonstone, Essex. Nov 30. Hillsleys and Leyard, Fenchurch bldgs

NELSON, ROBERT, Liscard, Chester, Nurseryman. Nov 1. Wright and Co, Liverpool

PEASE, JOHN, Manchester, Gent. Nov 23. Clementson and Lund, Manchester

RELL, JOHN, Liverpool, Gent. Dec 1. Gwilt, Liverpool

SARRE, MARTHA, Aldon rd, Stoke Newington. Nov 1. Lucas, Finsbury pavement

STOKES, ELIZA, Dolgelly, Merioneth. Nov 20. Davies, Dolgelly

STUMBER, HENRY, New Windsor, Berks, Builder. Nov 30. Darvill and Last, New Windsor

TEMPLE, MARY ANN COULETON, Barry rd, East Dulwich. Nov 8. Loxley and Morley, Chesapeake

WHITLEY, JOHN, Milton rd, South Hornsey, Gent. Nov 10. Cann and Son, Fenchurch st

WRIGHT, NICHOLAS, Morpeth, Northumberland, Gent. Nov 1. Woodman, Morpeth

[Gazette, Sept. 28.]

BATH, WILLIAM, Adderbury, Oxford, Yeoman. Nov 1. Kilby and Mace, Banbury

BONINGTON, SAMUEL, Writtlehall, nr Bewdley, Worcester, Coal Merchant. Dec 1. Hemmingsway, Bewdley

BORRETT, LEONORA, Norwich. Oct 31. Bavin and Daynes, Norwich

BROOKLEY, JOHN, Dover, Retired Licensed Victualler. Nov 15. Mowll and Mowll, Dover

CLARK, MATTHEW FINEWELL, Clifton, Bristol. Oct 1. Sweet and Co, Bristol

DEPUT, ARTHUR HYDE, Paignton, Devon, Esq. Oct 31. Woodbridge and Sons, Clifton's inn, Fleet st

FALCONER, FRANK, North Camp, Aldershot, Surgeon Major. Nov 15. Few and Co, Surrey st, Strand

GALLIMORE, JOSEPH, Manningham, Bradford, Innkeeper. Oct 30. Freeman, Bradford

HARRIS, HENRY, Newport, Monmouth, Brewers' Traveller. Oct 30. Llewellyn, Newport

HUSON, JOHN, Hainford, Norfolk, Shopkeeper. Oct 31. Bavin and Daynes, Norwich

JONES, MOSES WILLIAM, Glangors, Llandegai, Carnarvon, Retired Quarryman. Nov 1. Glynn and Co, Bangor

JONES, WILLIAM, Hafod, Swansea, Accountant. Oct 28. Jenkins and Co, Swansea

LAMOND, ALEXANDER WARDE, Queen's gdns, Bayswater, Esq. Nov 18. Surr and Co, Abchurch lane

LAKE, FREDERICK ARTHUR, High st, New Brompton, Draper. Oct 28. Greathend, Rochester

LAWRENCE, WILLIAM MUNTON, Dunshy, Lincoln, Farmer. Nov 12. Smith and Co, Horbling, nr Falkingham

LOMAS, REV. HOLLAND, Zeal Monachorum, nr Bow, Devon, Clerk. Nov 6. Avison and Co, Liverpool

MOORE, MARIA ANN EATON, Chariwood pl, Pimlico. Nov 1. Collins and Collins, King William st

MURDOCH, JAMES, Hastings, Milkman. Oct 29. Meadows and Elliott, Hastings

MURTON, MINNIE, Addison rd, Kensington. Oct 21. Batten and Co, Great George st, Westminster

PASCALL, ELIZABETH, Pentonville rd. Nov 30. Boulton and Co, Northampton sq

PRICE, ROBERT, Pleasley Meadows, Nottingham, Millhand. Oct 15. Alcock, Mansfield

ROBINSON, JOSEPH, Fellowes rd, Haverstock hill, Esq. Nov 10. Soames and Co, Lincoln's inn fields

SEABROOK, GEORGE, Berden, Essex, Farmer. Nov 14. Richardsons and Foxwell, Much Hadham

SMITH, HENRY CLAUDIUS, Oakley st, Chelsea, Gent. Nov 8. Clarke & Co, Gresham House, Old Broad st

WEBB, JANE HALTON, York. Dec 31. Crumley, York

WRAY, WILLIAM MARK, the Rev, Ovingham, Northumberland. Nov 11. Gibson and Co, Newcastle upon Tyne

[Gazette, Oct. 1.]

### SALE OF ENSUING WEEK.

Oct. 15.—Mr. G. A. WILKINSON, at the Mart, at 2 p.m., Gas Co.'s Stock (see advertisement, this week, p. 780).

### BIRTHS, MARRIAGES, AND DEATHS.

#### BIRTHS.

LAIDLAY.—Sept 28, at 29, Lansdown-crescent, W., the wife of A. Laidley, Barrister-at-law, of a daughter.

REYNOLDS.—Sept. 23, at Melrose, Hornsey-lane, N., the wife of Frank W. Reynolds, solicitor, of a son.

SAYER.—Sept. 20, at Tonbridge, the wife of William Latimer Sayer, solicitor, of a son.

WOODWARD.—Sept. 24, at Marlborough, Wilts, the wife of William Frederick Woodward, solicitor, of a daughter.

#### MARRIAGES.

FOWLER—GLENDHILL.—Sept. 25, at St. George's Church, Hanover-square, George Jefford Fowler, of 65, Harley-street, Cavendish-square, solicitor, to Ellen

Martha, daughter of Albert Gledhill, of Bulstrode-street, W.

FRIFF—HUGHES.—Sept. 4, at Christ Church, East Sheen, S.W., Herbert Innes Fripp, M.A. of Lincoln's-inn, barrister-at-law, to Edith, daughter of Arthur Hughes, of East Sheen.

WIMSHURST—TANNER.—Sept. 23, at St. Andrew's Church, Holborn, Clarence Herbert Wimshurst, solicitor, of Liverpool, to Maria Head, daughter of Richard Canning Tanner, of Coleman-street, London.

#### DEATHS.

MATTHEWS.—Sept. 25, at 55, Poet's-road, Highbury New-park, N., Richard Matthews, solicitor, aged 36.

MOTE.—Sept. 26, William Mote, solicitor, of 1, South-square, Gray's-inn, aged 60.

UPTON.—Sept. 25, Charles William Upton, of 10, St. Mark's-square, Regent's-park, barrister-at-law, aged 54.

FEE, TWO GUINEAS, for a sanitary inspection and report on a London dwelling-house. Country surveys by arrangement. The Sanitary Engineering and Ventilation Company, 115, Victoria-street, Westminster. Prospectus free.—[ADVT.]

FURNISH OR NORMAN & STACEY'S HIRE PURCHASE SYSTEM; No Deposit 1, 2, or 3 years; 60 wholesale firms. Offices, 79, Queen Victoria-street, E.C. Branches at 121, Pall Mall, S.W., and 9, Liverpool-street, E.C.—[ADVT.]

## LONDON GAZETTES.

### THE BANKRUPTCY ACT, 1863.

FRIDAY, Oct 1, 1886.

RECEIVING ORDERS.

Atkinson, Frederick, Barrow in Furness, Commission Agent. Ulverston and Barrow in Furness. Pet Sept 28. Ord Sept 29. Exam Oct 27 at 2.45 at Town-hall, Barrow in Furness

Baillie, William Earnshaw, and Charles Knowles, Blackfriars rd, Southwark, Ironmongers. High Court. Pet Sept 28. Ord Sept 28. Exam Nov 17 at 12 at 34, Lincoln's inn fields

Baynes, Dr George Aylmer, Burfield, Berks, Farmer. High Court. Pet Sept 28. Ord Sept 28. Exam Nov 17 at 12 at 34, Lincoln's inn fields

Beil, Edward, Bottle, nr Liverpool, Commission Agent. Liverpool. Pet Sept 6. Ord Sept 27. Exam Oct 11 at 11 at Court house, Government bldgs, Victoria st, Liverpool

Bennett, James William, and John Edward Bennett, Leeds, Woollen Merchants. Leeds. Pet Sept 28. Ord Sept 28. Exam Oct 19

Boam, Amos, Ilkeston, Derbyshire, Licensed Victualler. Derby. Pet Sept 28. Ord Sept 28. Exam Oct 19

Coldicott, Charles Edward, Burghfield, Berks, Farmer. Reading. Pet Sept 28. Ord Sept 28. Exam Oct 21 at 2 at Assize Courts, Reading

Cotterill, Willis, New Tupton, nr Chesterfield, Farmer. Chesterfield. Pet Sept 18. Ord Sept 27. Exam Nov 4 at 12

Cotton, Thomas Henry, Kingston on Thames, Dairyman. Kingston on Thames. Pet Sept 28. Ord Sept 28. Exam Oct 15 at 4.30

Earp, Robert Burrill, Nottingham, Printer. Nottingham. Pet Sept 28. Ord Sept 28. Exam Oct 19

Fenn, William, Northampton, Carriage Builder. Northampton. Pet Sept 28. Ord Sept 28. Exam Oct 19



Ferguson, William Kennedy, and Thomas Wilkinson Wetherell, Leeds, Chemist. Leeds. Pet Sept 29. Ord Sept 30. Exam Oct 19.

Finch, John, and John Henry Finch, Dudley, Worcestershire, Fender Manufacturers. Dudley. Pet Sept 21. Ord Sept 21. Ord Oct 11 at 11.30.

Fischer, Norbert, Birmingham, Merchant. Birmingham. Pet Sept 29. Ord Sept 29. Exam Nov 3 at 2.

Frost, Joseph, Goldenhill, Staffordshire, Innkeeper. Hanley, Burslem, and Tunstall. Pet Sept 9. Ord Sept 7. Exam Oct 29 at 11 at Townhall, Hanley.

Graydon, Jane, Sunderland, Grocer. Sunderland. Pet Sept 27. Ord Sept 27. Exam Oct 14.

Grime, John, Kingston upon Hull, Engineer. Kingston upon Hull. Pet Sept 4. Ord Sept 7. Exam Oct 18 at 2 at Court house, Townhall, Hull.

Harvey, James, Birmingham, Factor. Birmingham. Pet Sept 29. Ord Sept 29. Exam Nov 2 at 2.

Hayes, Edward, Marlborough, Wilts, Draper. Swindon. Pet Sept 28. Ord Sept 28. Exam Nov 10 at 2 at Corn Exchange, Swindon.

Heard, John, jun, Sudbury, Suffolk, General Dealer. Colchester. Pet Sept 6. Ord Sept 25. Exam Oct 27 at 3 at Townhall, Colchester.

Heath, Thomas, Nottingham, Engine Fitter. Nottingham. Pet Sept 27. Ord Sept 27. Exam Oct 19.

Hobson, William, Nottingham, Plasterer. Nottingham. Pet Sept 25. Ord Sept 25. Exam Oct 19.

Kite, George Langden, Guildford, Surrey, Tailor. Guildford and Godalming. Pet Sept 28. Ord Sept 28. Exam Oct 29 at 1 at Townhall, Guildford.

Lazenby, Richard, Leyland, Lancs, Blacksmith. Bolton. Pet Sept 27. Ord Sept 27. Exam Oct 18 at 11.

Lewis, David, Treherbert, Glamorganshire, Tailor. Pontypridd. Pet Sept 27. Ord Sept 28. Exam Oct 19 at 2.

Matticott, William, Plymouth, Gardener. East Stonehouse. Pet Sept 28. Ord Sept 28. Exam Oct 25 at 11.

Maxwell, Daniel, Brecon, Mon, Draper. Tredegar. Pet Sept 27. Ord Sept 28. Exam Oct 22 at 2.30 at County Court Office, Tredegar.

Mildren, William, Praise Crowar, Cornwall, Bootmaker. Truro. Pet Sept 27. Ord Sept 27. Exam Oct 14 at 11.

Mills, George Edgar Selman, West Bromwich, Staffs, Publican. Oldbury. Pet Sept 27. Ord Sept 27. Exam Oct 25 at 11.

Morris, Thomas, Pontypool, Mon, Coal Merchant. Newport, Mon. Pet Sept 27. Ord Sept 27. Exam Oct 11 at 11.

Palmer, Robert, Leeds, Provision Dealer. Leeds. Pet Sept 29. Ord Sept 29. Exam Oct 19.

Parker, James Henry, Thrapston, Northamptonshire, Coach Builder. Northampton. Pet Sept 25. Ord Sept 25. Exam Oct 19.

Peggs, John, Golden lane, St Luke's, Cab Proprietor. High Court. Pet Sept 28. Ord Sept 28. Exam Nov 18 at 11.30 at 34, Lincoln's inn fields.

Pimley, William, St Helen's, Lancs, Tailor. Liverpool. Pet Sept 29. Ord Sept 27. Exam Oct 11 at 11 at Court house, Government bldgs, Victoria st, Liverpool.

Pretyman, Frederick John, Margate, Grocer. Canterbury. Pet Sept 28. Ord Sept 29. Exam Oct 15.

Riches, James, Mintlyn, nr King's Lynn, Farmer. King's Lynn. Pet Sept 25. Ord Sept 25. Exam Oct 21 at 10.30 at Court house, King's Lynn.

Richens, James, London rd, Isleworth, Gardener. Brentford. Pet Aug 23. Ord Sept 28. Exam Nov 2 at 2.30.

Roberts, Thomas, Holyhead, Chemist. Bangor. Pet Sept 27. Ord Sept 27. Exam Nov 4 at 12.

Saunders, Robert Thomas, Shipley, Yorks, out of business. Leeds. Pet Sept 29. Ord Sept 29. Exam Oct 19.

Speed, James, Oldham, Photographer. Oldham. Pet Sept 27. Ord Sept 27. Exam Oct 12 at 1.

Stephens, Joseph, Central Meat Market, Salesman. High Court. Pet Sept 28. Ord Sept 28. Exam Nov 3 at 1 at 34, Lincoln's inn fields.

Theodore, William, Brynhyfryd, nr Swansea, Picture Dealer. Swansea. Pet Sept 29. Ord Sept 29. Exam Oct 27.

Thornton, William, Leyland, Lancashire, Grocer. Bolton. Pet Sept 27. Ord Sept 27. Exam Oct 18 at 11.

Tompkin, James, Whitmore, Staffordshire, Farmer. Hanley, Burslem, and Tunstall. Pet Sept 13. Ord Sept 28. Exam Oct 29 at 11 at Townhall, Hanley.

Wensley, Alfred, Old Ford rd, Trimming Manufacturer. High Court. Pet Sept 28. Ord Sept 28. Exam Nov 2 at 12 at 34, Lincoln's inn fields.

Whetton, Charles, Rugby, Photographer. Coventry. Pet Sept 29. Ord Sept 29. Exam Oct 19.

Wood, George William, Flixton, Lancashire, Grocer. Salford. Pet Sept 29. Ord Sept 29. Exam Oct 18 at 11.

Woodcock, William, Guisborough, Yorks, Confectioner. Stockton on Tees and Middlesborough. Pet Sept 26. Ord Sept 28. Exam Oct 13.

**FIRST MEETINGS.**

Astley, Charles James Dukinfield, Gt Grimsby, Smackowner. Oct 9 at 11.30. Official Receiver, 3, Haven st, Gt Grimsby.

Athill, W E B, Glencairn, Surbiton, Doctor of Medicine. Oct 11 at 12. 28 and 29, St Swithin's lane.

Bishop, George Arthur, Martham, Norfolk, Jeweller. Oct 9 at 1. Official Receiver, 8, King st, Norwich.

Burnett, Athole, Inverness ter, Bayswater, Gent. Oct 21 at 11. 33, Carey st, Lincoln's inn.

Cogswell, Walter Thomas, New Oxford st, Grocer. Oct 14 at 12. Bankruptcy bldgs, Portugal st, Lincoln's inn.

Colquhoun, James, St Michael's gdns, [Notting hill, Gent. Oct 15 at 11. 33, Carey st, Lincoln's inn.

Cotterill, Willis, New Tupton, nr Chesterfield, Farmer. Oct 11 at 3. Angel Hotel, Chesterfield.

Curtis, Joseph Albert, Antill rd, Bow, Tobaccoist. Oct 14 at 11. 33, Carey st, Lincoln's inn.

Daly, John Thomas, Abbeyville rd, Elm Park Estate, Clapham rd, Timber Merchant. Oct 13 at 12. Bankruptcy bldgs, Portugal st, Lincoln's inn fields.

Dove, Henry, Surbiton, Cabinet Maker. Oct 11 at 11. 28 and 29, St Swithin's lane.

Dunsmore, James, and John Adamson, West Ferry rd, Millwall, Engineers. Oct 15 at 12. Bankruptcy bldgs, Portugal st, Lincoln's inn.

Edwards, Charles Hugh, Birmingham, Solicitor. Oct 13 at 11. Official Receiver, Birmingham.

Emmonev, John, Gray's inn rd, Bootmaker. Oct 13 at 11. 33, Carey st, Lincoln's inn.

Finch, John, and John Henry Finch, Dudley, Fender Manufacturers. Oct 11 at 10.30. Dudley Arms Hotel, Dudley.

Frost, Joseph, Goldenhill, Staffordshire, Innkeeper. Oct 11 at 11.30. Official Receiver, Newstone under Lyme.

Gregory, Martin, St Mary Axe, Accountant. Oct 13 at 1. 33, Carey st, Lincoln's inn.

Grime, John, Kingston upon Hull, Engineer. Oct 11 at 2. Official Receiver, Lincoln's inn bldgs, Bowlalley lane, Hull.

Hammond, Benjamin Caston, Walthamstow, Essex, Cabinet Maker. Oct 20 at 12. Bankruptcy bldgs, Portugal st, Lincoln's inn.

Heath, Thomas, Nottingham, Engine Fitter. Oct 11 at 11. Official Receiver, 1, High pavement, Nottingham.

Hentschell, August, Camden rd, Holloway, Manager to Direct Photo-Engraving Co. Oct 20 at 12. 33, Carey st, Lincoln's inn.

Hobson, William, Nottingham, Plasterer. Oct 9 at 11. Official Receiver, 1, High pavement, Nottingham.

Hopkins, Abraham, Kirkley, Suffolk, Miller. Oct 9 at 12.30. Official Receiver, 8, King st, Norwich.

Illingworth, Benjamin, Dewsbury, Yorks, Contractor. Oct 8 at 3. Official Receiver, Bank chhrs, Batley.

Jump, William, Lower Trannere, Cheshire, Baker. Oct 19 at 2. Official Receiver, 48, Hamilton sq, Birkenhead.

Lazenby, Richard, Leyland, Lancashire, Blacksmith. Oct 11 at 10.30. 16, Wood st, Bolton.

Mallabone, John Smalley, Chlivers Coton, Warwickshire, Innkeeper. Oct 9 at 10. Edward Thomas Peirson, Official Receiver, 17, Hertford st, Coventry.

Matticott, William, Plymouth, Gardener. Oct 12 at 3. Official Receiver, 15, Frankfort st, Plymouth.

Mitchell, George, Bungay, Suffolk, Merchant's Clerk. Oct 9 at 12. Official Receiver, 8, King st, Norwich.

Morris, Thomas, Pontypool, Mon, Coal Merchant. Oct 11 at 12. Official Receiver, 12, Tredegar pl, Newport, Mon.

Patteson, Henry Partridge, Auriol rd, Kensington, Civil Servant. Oct 14 at 1. 33, Carey st, Lincoln's inn.

Piennig, Adam, Stratton ground, Westminster, Baker. Oct 13 at 12. 33, Carey st, Lincoln's inn.

Rice, Daniel Sleeman, Clapham rd, Builder. Oct 14 at 12. Bankruptcy bldgs, Portugal st, Lincoln's inn.

Richardson, Daniel, Horsham, Sussex, Painter. Oct 8 at 2. King's Head Hotel, Horsham.

Richard, Richard White, Lombard st, Mining Engineer. Oct 13 at 11. 33, Carey st, Lincoln's inn.

Roberts, Thomas, Holyhead, Chemist. Oct 11 at 12. Official Receiver, Crypt chhrs, Chester.

Rowley, Beth, Ossett, Yorks, Woolstapler. Oct 11 at 3. Official Receiver, Bank chhrs, Batley.

Sanders, Samuel Toser, Littlehampton, Sussex, Retired Sea Captain. Oct 8 at 12. 4, Pavilion bldgs, Brighton.

Sanders, Samuel, Midhurst, Sussex, Coal Merchant. Oct 8 at 11. 4, Pavilion bldgs, Brighton.

Santer, James, Kinghorn st, Baker. Oct 15 at 11. Bankruptcy bldgs, Portugal st, Lincoln's inn.

Scott, Edmund, and Frederick Beckett, Myddleton st, Clerkenwell, Jewellers. Oct 15 at 12. Bankruptcy bldgs, Portugal st, Lincoln's inn.

Siddell, Joseph, Sunderland, Fish Salesman. Oct 8 at 1.30. Law Society, 32, Elm st, Sunderland.

Smith, Arthur W, Ivy lane, Printer. Oct 20 at 12. 33, Carey st, Lincoln's inn.

Speed, James, Oldham, Photographer. Oct 11 at 3. Official Receiver, Priory chhrs, Union st, Oldham.

Staring, William, Gt Yarmouth, Wine Merchant's Clerk. Oct 9 at 11.30. Official Receiver, 8, King st, Norwich.

Stokes, William, Birmingham, Traveller. Oct 11 at 11. Official Receiver, Birmingham.

Theodore, William, Brynhyfryd, nr Swansea, Picture Dealer. Oct 12 at 11. Official Receiver, 6, Rutland st, Swansea.

Thornton, William, Leyland, Lancashire, Grocer. Oct 11 at 3. 16, Wood st, Bolton.

Turner, Joseph, Hawarden, Flint, Chemist. Oct 11 at 2. Official Receiver, Crypt chhrs, Chester.

Warrth, John, Stratford, Essex, Potato Salesman. Oct 14 at 11. Bankruptcy bldgs, Portugal st, Lincoln's inn.

Wingfield, Margaret, Tabard st, Southwark, Baker. Oct 20 at 11. 33, Carey st, Lincoln's inn.

Wyld, John, Stockton on Tees, Brush Manufacturer. Oct 12 at 11. Official Receiver, 8, Albert rd, Middlesborough.

## ADJUDICATIONS.

Boam, Amos, Ilkeston, Derbyshire, Licensed Victualler. Derby. Pet Sept 28. Ord Sept 29.

Burnett, Athole, Inverness ter, Bayswater, Gent. High Court. Pet Aug 21. Ord Sept 29.

Clemmens, Henry, Folkestone, Contractor. Canterbury. Pet Aug 13. Ord Sept 27.

Devlin, John, Newcastle on Tyne, Draper. Newcastle on Tyne. Pet Aug 6. Ord Sept 27.

Estill, Arthur Lamb, Sheffield, Steel Manufacturer. Sheffield. Pet Sept 3. Ord Sept 28.

Evans, Thomas, Llanllawddog, Carmarthenshire, Carpenter. Carmarthen. Pet Sept 11. Ord Sept 27.

Fisher, Albert, Golden lane, Barbican, Hat Manufacturer. High Court. Pet Sept 29. Ord Sept 29.

Forsyth, James, Silloth, Cumberland, Builder. Carlisle. Pet Sept 21. Ord Sept 28.

Foster, Robert, Kingston upon Hull, Ironmonger. Kingston upon Hull. Pet Sept 13. Ord Sept 28.

Frost, Joseph, Goldenhill, Staffordshire, Innkeeper. Hanley, Burslem, and Tunstall. Pet Sept 9. Ord Sept 27.

Graydon, Jane, Sunderland, Grocer. Sunderland. Pet Sept 27. Ord Sept 29.

Gregory, Martin, St Mary Axe, Accountant. High Court. Pet July 22. Ord Sept 27.

Heath, Thomas, Nottingham, Engine Fitter. Nottingham. Pet Sept 27. Ord Sept 28.

Hobson, William, Nottingham, Plasterer. Nottingham. Pet Sept 25. Ord Sept 27.

Hough, John, Liverpool, Butcher. Liverpool. Pet Sept 7. Ord Sept 25.

Lazenby, Richard, Leyland, Lancs, Blacksmith. Bolton. Pet Sept 27. Ord Sept 27.

Lemon, Robert Charles, Brodway, Worcester, Draper. Worcester. Pet Sept 21. Ord Sept 28.

Matticott, William, Plymouth, Gardener. East Stonehouse. Pet Sept 28. Ord Sept 28.

Merrells, Arthur, Fairfield, nr Stockton on Tees, Confectioner. Stockton on Tees and Middlesborough. Pet Sept 14. Ord Sept 28.

Morris, Thomas, Lampeter Velfry, Pembroke, Farmer's Son. Pembroke Dock. Pet Sept 21. Ord Sept 27.

Morris, Thomas, Pontypool, Coal Merchant. Newport, Mon. Pet Sept 27. Ord Sept 28.

Morris, William, Swansea Valley, Glamorgan, Licensed Victualler. Neath. Pet Sept 16. Ord Sept 27.

Osman, Edward, Wolston, nr Coventry, Farmer. Coventry. Pet Sept 18. Ord Sept 28.

Osman, Edward Butlin, Wolston, nr Coventry, Agent for Hire of Steam Threshing Machines. Coventry. Pet Sept 18. Ord Sept 28.

Parker, James Henry, Thrapston, Northamptonshire, Coach Builder. Northampton. Pet Sept 25. Ord Sept 28.

Patteson, Henry Partridge, Auriol rd, Kensington, Civil Servant. High Court. Pet May 22. Ord Sept 28.

Podler, William, Cardiff, Umbrella Manufacturer. Cardiff. Pet Sept 3. Ord Sept 28.

Pistorious, Anton Felix, Tollington pk, Hornsey rd, Insurance Broker. High Court. Pet Apr 8. Ord Sept 27.

Rees, George Richards Graham, Beaumaris, Anglesey, Gent. Bangor. Pet Sept 18. Ord Sept 28.

Richardson, Henry, Solihull, Warwickshire, Farmer. Birmingham. Pet Sept 23. Ord Sept 27.

Richard, Richard White, Oakhill rd, Putney, Mining Engineer. High Court. Pet Aug 28. Ord Sept 28.

Sanders, Samuel Tozer, Littlehampton, Sussex, Retired Sea Captain. Brighton. Pet Sept 24. Ord Sept 29.  
 Saunders, Robert Thomas, Shipley, Yorks, out of business. Leeds. Pet Sept 29. Ord Sept 29.  
 Scott, William, Gainsborough, Lincolnshire, Coal Dealer. Lincoln. Pet Sept 20. Ord Sept 29.  
 Smith, Arthur W. Ivy lane, Printer. High Court. Pet Aug 19. Ord Sept 28.  
 Speed, James, Oldham, Lancashire, Photographer. Oldham. Pet Sept 27. Ord Sept 27.  
 Thornton, William, Leyland, Lancashire, Grocer. Bolton. Pet Sept 27. Ord Sept 28.  
 Tompkin, James, Whitmore, Staffordshire, Farmer. Hanley, Burslem, and Tunstall. Pet Sept 13. Ord Sept 28.  
 Townsend, John, Sheffield, Scale Cutter. Sheffield. Pet Sept 6. Ord Sept 28.  
 Tucker, John Hubert, Glamorganshire, Builder. Cardiff. Pet Sept 6. Ord Sept 28.  
 Vear, Thomas, Cleve, Lincolnshire, Gardener. Great Grimsby. Pet Sept 24. Ord Sept 27.  
 Wheeler, Frederick James, Landford, Wilts, Farmer. Salisbury. Pet Sept 24. Ord Sept 24.  
 Wilcox, John, West Hartlepool, Innkeeper. Sunderland. Pet Sept 11. Ord Sept 28.  
 Williams, H. York rd, Wandsworth, Baker. Wandsworth. Pet Aug 23. Ord Sept 28.  
 Wood, George William, Flixton, Lancashire, Grocer. Salford. Pet Sept 29. Ord Sept 29.  
 Wood, Roderick W, Clarence gate, Regent's park, Gent. High Court. Pet May 7. Ord Sept 28.  
 Woodcock, William, Guisborough, Yorks, Confectioner. Stockton on Tees and Middlesborough. Pet Sept 28. Ord Sept 28.

TUESDAY, Oct. 5, 1886.

RECEIVING ORDERS.

Ball, Frederick Charles, Oldbury, Lancs, Beer Retailer. Stockport. Pet Sept 16. Ord Sept 30. Exam Nov 11.  
 Banner, George, Tipton, Stafford, Grocer. Dudley. Pet Sept 30. Ord Sept 30. Exam Oct 14 at 11.  
 Basham, George, Ridgewell Norton, Farmer. Cambridge. Pet Sept 30. Ord Sept 30. Exam Oct 27 at 2.  
 Brown, John, North Shields, Boot Maker. Newcastle on Tyne. Pet Oct 1. Ord Oct 1. Exam Oct 14 at 11.  
 Brown, John, Skirbeck, Lincoln, Feather Merchant. Boston. Pet Sept 14. Ord Sept 29. Exam Nov 4 at 2.  
 Carne, John Devereux Vann Loder Nicholl, Tresilian, nr Bridgend, Gent. Cardiff. Pet Sept 29. Ord Sept 29. Exam Nov 2 at 2.  
 Casey, John, Liverpool, Labourer. Liverpool. Pet Sept 16. Ord Oct 2. Exam Oct 14 at 11 at Court house, Government bldgs, Victoria st, Liverpool.  
 Child, William, and Joseph Binning, Calcutta, Merchants. Manchester. Pet May 25. Ord Sept 29. Exam Oct 23 at 10.30.  
 Chittrey, Edward Jones, Worcester, Dentist. Birmingham. Pet Oct 1. Ord Oct 1. Exam Nov 3 at 2.  
 Cox, Elizabeth, Newton Abbot, Boot Dealer. Exeter. Pet Sept 30. Ord Sept 30. Exam Oct 14 at 11.  
 Cox, William, West Bromwich, Stafford, Brewer. Oldbury. Pet Sept 30. Ord Sept 30. Exam Oct 25.  
 Cranmore, Samuel, Birmingham, Jeweller. Birmingham. Pet Sept 23. Ord Sept 30. Exam Nov 3 at 2.  
 Crossfield, William, Francis James Crossfield, John Crossfield, and George Crossfield, Arnsdale, Westmorland, Joiners. Kendal. Pet Sept 30. Ord Sept 30. Exam Oct 30 at 2 at Court House, Townhall, Kendal.  
 Davies, David, Pontypriid, Tailor. Pontypriid. Pet Sept 30. Ord Oct 1. Exam Oct 19 at 2.  
 Davies, James, Brynmawr, Brecon, Innkeeper. Tredegar. Pet Sept 30. Ord Oct 1. Exam Oct 23 at 3 at County Court Office, Tredegar.  
 Edge, William Richard, Salford, Lancashire, Plaster Manufacturer. Salford. Pet Sept 30. Ord Sept 30. Exam Oct 13 at 11.  
 Finlayson, Arthur Robert Morrison, Tollington pl, Tollington pk, Clerk in Holy Orders. High Court. Pet Oct 1. Ord Oct 1. Exam Nov 12 at 2 at 34, Lincoln's inn fields.  
 Garrett, William Thomas, Dante rd, Newington Butte, Carman. High Court. Pet Sept 30. Ord Sept 30. Exam Nov 12 at 2 at 34, Lincoln's inn fields.  
 Guthridge, Charles William, Bournemouth, Cabinet Maker. Poole. Pet Sept 30. Ord Sept 30. Exam Nov 17 at 12 at Townhall, Poole.  
 Hartley, William, Bingley, Yorks, Auctioneer. Bradford. Pet Oct 1. Ord Oct 2. Exam Nov 2.  
 Heale, Robert, Kenton, Devon, Grocer. Exeter. Pet Oct 1. Ord Oct 1. Exam Oct 29 at 11.  
 Lesson, Anthony, Nottingham, Commission Agent. Nottingham. Pet Sept 30. Ord Sept 30. Exam Oct 19.  
 Mordecai, Charles William, Cardiff, Builder. Cardiff. Pet Sept 7. Ord Oct 1. Exam Nov 2 at 2.  
 Newton, Joseph Walter, Newport, I.W., Tailor. Newport and Ryde. Pet Oct 2. Ord Oct 2. Exam Oct 6.  
 Oxley, William James, Sheffield rd, Barnsley, Sculptor. Barnsley. Pet Sept 30. Ord Oct 2. Exam Oct 14 at 11.30.  
 Powell, James, Eardisley, Herefordshire, Coal Merchant. Leominster. Pet Sept 30. Ord Oct 1. Exam Oct 29.  
 Prosser, Evan, Plaistow, Essex, Builder. High Court. Pet Oct 1. Ord Oct 1. Exam Nov 18 at 11.30 at 34, Lincoln's inn fields.  
 Robinson, John Colwell, and Edward James Bayly, Liverpool, Bicycle Manufacturers. Liverpool. Pet Sept 25. Ord Oct 1. Exam Oct 11 at 11 at Court house, Government bldgs, Victoria st, Liverpool.  
 Sackfield, Thomas, Clifton, nr Manchester, Farmer. Salford. Pet Sept 30. Ord Sept 30. Exam Oct 13 at 11.  
 Smith, George, Newcastle upon Tyne, Contractor. Newcastle on Tyne. Pet Sept 17. Ord Sept 30. Exam Oct 12 at 11.  
 Stallard, George, Yatton, Somersetshire, Butcher. Bristol. Pet Sept 18. Ord Sept 30. Exam Oct 29 at 12 at Guildhall, Bristol.  
 Strivens, Alfred, and Robert Hammersley Bax, Grove Lodge yd, Seven Sisters' rd, Builders. High Court. Pet Sept 30. Ord Sept 30. Exam Nov 2 at 1 at 34, Lincoln's inn fields.  
 Tottle, Henry, Clevedon, Somersetshire, Draper. Bristol. Pet Sept 30. Ord Sept 30. Exam Oct 29 at 12 at Guildhall, Bristol.  
 Turver, Samuel Charles, Ledbury, Herefordshire, Miller. Worcester. Pet Oct 2. Ord Oct 2. Exam Oct 18 at 11.30.  
 Underwood, John, Leicester, Tailor. Leicester. Pet Sept 30. Ord Sept 30. Exam Nov 10 at 10.  
 Ward, William Henry Hall, Bradford, Watchmaker. Bradford. Pet Sept 30. Ord Sept 30. Exam Nov 2.  
 White, Thomas, Henley on Thames, Fishmonger. Reading. Pet Sept 15. Ord Oct 1. Exam Oct 21 at 2 at Assize Courts, Reading.  
 Williams, David, Leeds, Grocer. Leeds. Pet Oct 2. Ord Oct 2. Exam Nov 2.  
 Williams, William Thomas, Welshpool, Coal Merchant. Newtown. Pet Oct 1. Ord Oct 1. Exam Oct 6.  
 Wills, Edward Dittin, Hulme, Manchester, Lithographers' Agent. Salford. Pet Sept 30. Ord Sept 30. Exam Oct 13 at 11.  
 Woodall, William, jun, Old Hill, Staffordshire, Commission Agent. Dudley. Pet Sept 29. Ord Sept 29. Exam Oct 14 at 11.  
 Wright, Joseph, Peterborough, Contractor. Peterborough. Pet Sept 30. Ord Sept 30. Exam Oct 15 at 1.

#### FIRST MEETINGS.

Atkinson, Frederick, Barrow in Furness, Commission Agent. Oct 27 at 11. Official Receiver, 2, Fawcett st, Barrow in Furness.  
 Ball, Frederick Charles, Oldbury, Lancs, Beer Retailer. Oct 13 at 12. Official Receiver, County chbrs, Market pl, Stockport.  
 Basham, George, Stambourne, Essex, Farmer. Oct 13 at 3. Rose and Crown Hotel, Haverhill.  
 Bennett, John, Liverpool, Provision Broker. Oct 15 at 3. Official Receiver, 35, Victoria st, Liverpool.  
 Binning, Joseph, sep estate, Calcutta, Merchant. Oct 14 at 3. Official Receiver, Ogden's chbrs, Bridge st, Manchester.  
 Bon, Amos, Ilkeston, Derbyshire, Licensed Victualler. Oct 12 at 3. Flying Horse Hotel, Nottingham.  
 Brown, John, Skirbeck, Lincolnshire, Feather Merchant. Oct 13 at 11. Official Receiver, 48, High st, Boston.  
 Brown, John, North Shields, Bootmaker. Oct 14 at 3.30. Official Receiver, Pink lane, Newcastle on Tyne.  
 Burnett, John, Barrow in Furness, Baker. Oct 13 at 12.30. Official Receiver, 2, Fawcett st, Barrow in Furness.  
 Child, William, sep estate, Greenheys, Manchester, Merchant. Oct 14 at 3. Official Receiver, Ogden's chbrs, Bridge st, Manchester.  
 Child, William, and Joseph Binning, Calcutta, Merchants. Oct 14 at 3. Official Receiver, Ogden's chbrs, Bridge st, Manchester.  
 Conolly, Susanannah, South Lowestoft, Suffolk, Smackowner. Oct 19 at 10.30. South Quay, Great Yarmouth.  
 Cox, Elizabeth, Newton Abbot, Boot Dealer. Oct 13 at 12.30. Grand Hotel, Bristol.  
 Cromore, Samuel, Birmingham, Jeweller. Oct 13 at 2. Official Receiver, Birmingham.  
 Crush, William, Writtle, Essex, out of business. Oct 15 at 10. Shirehall, Chelmsford.  
 Earp, Robert Burrill, Nottingham, Printer. Oct 12 at 3. Official Receiver, 1, High pavement, Nottingham.  
 Graydon, Jane, Sunderland, Grocer. Oct 14 at 12. Official Receiver, 21, Fawcett st, Sunderland.  
 Guthridge, Charles William, Bournemouth, Cabinet Maker. Oct 14 at 12.45. Official Receiver, Salisbury.  
 Hayes, Edward, Marlborough, Draper. Oct 12 at 2. Official Receiver, 39, High st, Swindon, Wilts.  
 Haynes, Benjamin, Penge, Surrey, Builder. Oct 14 at 3. Official Receiver, 109, Victoria st, Westminster.  
 Heale, Robert, Kenton, Devon, Grocer. Oct 15 at 11. Castle of Exeter, Exeter.  
 Jones, William Griffith, Llanllechid, Carnarvon, Auctioneer. Oct 20 at 12. Official Receiver, Crypt chambers, Chester.  
 Laitter, Isaac, jun, Mile End rd, Sponge Merchant. Oct 21 at 12. 33, Carey st, Lincoln's inn.  
 Lesson, Anthony, Nottingham, Commission Agent. Oct 13 at 11. Official Receiver, 1, High pavement, Nottingham.  
 Lewis, David, Treherbert, Glamorganshire, Tailor. Oct 12 at 12. Official Receiver, Merthyr Tydfil.  
 Matthews, Peter, Barrow in Furness, Butcher. Oct 13 at 11. Official Receiver, 2, Fawcett st, Barrow in Furness.  
 Maxwell, Daniel, Brynmawr, Breconshire, Draper. Oct 12 at 10.30. Official Receiver, Merthyr Tydfil.  
 Moore and Piggott, Crutched Friars, Tea Merchants. Oct 20 at 1. 33, Carey st, Lincoln's inn.  
 Newton, Joseph Walter, Newport, Isle of Wight, Tailor. Oct 12 at 2. Chamber of Commerce, 145, Cheapside.  
 Parry, David, Cardiff, Tailor. Oct 12 at 11. Bankruptcy bldgs, Portugal st, Cardiff.  
 Pimley, William, St Helena, Lancashire. Oct 13 at 3. Official Receiver, 35, Victoria st, Liverpool.  
 Pretymann, Frederick John, Margate, Grocer. Oct 15 at 10. 32, St George's st, Canterbury.  
 Richardson, Henry, Solihull, Warwickshire, Farmer. Oct 15 at 11. Luke Jesson Sharp, Official Receiver, Birmingham.  
 Riches, James, Mintlyn, nr King's Lynn, Farmer. Oct 14 at 3. Court house, King's Lynn.  
 Scott, William, Gainsborough, Coal Dealer. Oct 13 at 12.30. Official Receiver, 2, St. Benedict's sq, Lincoln.  
 Simmons, Samuel James, Lowestoft, Smackowner. Oct 19 at 10. Lovewell Blake, South Quay, Gt Yarmouth.  
 Smith, George, Newcastle on Tyne, Contractor. Oct 14 at 2.30. Official Receiver, Pink lane, Newcastle on Tyne.  
 Steward, George, Yatton, Somerset, Butcher. Oct 14 at 12.30. Official Receiver, Bank chbrs, Bristol.  
 Tibbrook, Thomas Parken, Little Bardfield, Essex, Farmer. Oct 14 at 12. Saracen's Head Hotel, Dunmow.  
 Tompkin, James, Whitmore, Stafford, Farmer. Oct 12 at 3. Official Receiver, Newcastle under Lyme.  
 Tottle, Henry, Clevedon, Somerset, Draper. Oct 15 at 1. Great Western Hotel, Fadington.  
 Ullind, John, Leicester, Tailor. Oct 14 at 12. 28, Friar lane, Leicester.  
 Ward, William Henry Hall, Bradford, Watchmaker. Oct 13 at 11. Official Receiver, 31, Manor row, Bradford.  
 Whetton, Charles, Rugby, Photographer. Oct 12 at 11. Official Receiver, 17, Hertford st, Coventry.  
 Williams, William Thomas, Welshpool, Coal Merchant. Oct 15 at 1. Official Receiver, Llanidloes.  
 Wotton, John, Endacott, West Bromwich, House Painter. Oct 18 at 10.30. Court house, Oldbury.  
 Wright, Joseph, Peterborough, Contractor. Oct 14 at 12. County Court, Peterborough.

#### ADJUDICATIONS.

Anderson, Fanny Susanannah, Boston, Lincolnshire, Widow. Boston. Pet Sept 23. Ord Sept 30.  
 Atkinson, Frederick, Barrow in Furness, Commission Agent. Ulverston and Barrow in Furness. Pet Sept 28. Ord Oct 1.  
 Atthill, W E B, Glencalm, Surbiton, Doctor of Medicine. Kingston, Surrey. Pet July 17. Ord Sept 3.  
 Banner, George, Tipton, Grocer. Dudley. Pet Sept 30. Ord Oct 1.  
 Basham, George, Stambourne, Essex, Farmer. Cambridge. Pet Sept 30. Ord Sept 30.  
 Bishop, George Arthur, Martham, Norfolk, Jeweller. Gt Yarmouth. Pet Sept 24. Ord Oct 1.  
 Buckley, Fred, Ravenshorpe, Yorks, Book Keeper. Dewsbury. Pet Sept 30. Ord Sept 30.  
 Burnett, John, Barrow in Furness, Baker. Ulverston and Barrow in Furness. Pet Sept 29. Ord Sept 29.  
 Carne, John Devereux Vann Loder Nicholl, Bridgend, Glamorganshire, Gent. Cardiff. Pet Sept 29. Ord Sept 29.  
 Christopherson, John, junr, Barrow in Furness, Plumber. Ulverston and Barrow in Furness. Pet Aug 30. Ord Oct 1.  
 Clark, William, Blackburn, Draper. Blackburn. Pet Aug 24. Ord Sept 30.  
 Cocks, James Charles, Stratford, Essex, Tobaccoist. High Court. Pet Sept 9. Ord Oct 1.  
 Copland, Robert Amble, Northumberland, Plumber. Newcastle on Tyne. Pet Sept 29. Ord Oct 2.  
 Cox, Elizabeth, Newton Abbot, Boot Dealer. Exeter. Pet Sept 30. Ord Sept 30.



Cramore, Samuel, Birmingham, Jeweller. Birmingham. Pet Sept 23. Ord Sept 30  
 Crossfield, William, Francis James Crossfield, John Crossfield, and George Crossfield, Aruside, Westmorland, Joiners. Kendal. Pet Sept 30. Ord Oct 2  
 Finlayson, Arthur Robert Morrison, Tollington pl, Clerk in Holy Orders. High Court. Pet Oct 1. Ord Oct 1  
 Fifth, John Charles, Westgate, Bradford, Stationer. Bradford. Pet Aug 31. Ord Oct 2  
 Fleming, George, Percy Main, Northumberland, Painter. Newcastle on Tyne. Pet Sept 20. Ord Oct 2  
 Friend, Samuel, Exeter, Dairyman. Exeter. Pet Sept 15. Ord Sept 30  
 Garrett, William Thomas, Dante rd, Newington Butts, Carman. High Court. Pet Sept 30. Ord Oct 1  
 Guthridge, Charles William, Bournemouth, Cabinet Maker. Poole. Pet Sept 30. Ord Sept 30  
 Hammons, James, Marcham, Berks, Farmer. Oxford. Pet Sept 1. Ord Sept 30  
 Harris, David, Velindra, nr Swansea, Beer Seller. Swansea. Pet Sept 15. Ord Sept 30  
 Harris, John, Whitstable, Kent, Farmer. Canterbury. Pet Sept 17. Ord Oct 1  
 Hartley, William, Bingley, Yorks, Auctioneer. Bradford. Pet Oct 1. Ord Oct 2  
 Hills, Arthur John, and Alfred Henry Fullwood, London Wall, Carmen. High Court. Pet July 28. Ord Sept 30  
 Hilton, Arthur, Great Yarmouth, Cabdriver. Great Yarmouth. Pet Aug 31. Ord Oct 1  
 Kane, Francis William, St. George's sq, Major. High Court. Pet June 11. Ord Oct 2  
 King, Appleby, Deal, Kent, Surgeon Dentist. Canterbury. Pet Sept 10. Ord Oct 1  
 Lawless, Henry Joseph, Higher Broughton, nr Manchester, Brewers' Traveller. Manchester. Pet Sept 3. Ord Oct 2  
 Lesson, Anthony, Nottingham, Commission Agent. Nottingham. Pet Sept 30. Ord Oct 1  
 Lewis, David, Treherbert, Glamorganshire, Tailor. Pontypridd. Pet Sept 27. Ord Sept 30  
 Lewis, Solomon, Upper East Smithfield, Outfitter. High Court. Pet Aug 26. Ord Sept 30  
 Major, Albert, Clapham rd. High Court. Pet July 23. Ord Sept 30  
 Matthews, Peter, Barrow in Furness, Butcher. Ulverston and Barrow in Furness. Pet Sept 20. Ord Oct 1  
 Maxwell, Daniel, Brynmawr, Brecon, Draper. Tredegar. Pet Sept 27. Ord Oct 1  
 Mildren, William, Plaze Crowan, Cornwall, Bootmaker. Truro. Pet Sept 27. Ord Oct 1  
 Palmer, Robert, Leeds, Provision Dealer. Leeds. Pet Sept 20. Ord Sept 30  
 Peggs, John, Playhouse yd, Golden lane, St Luke's, Cab Proprietor. High Court. Pet Sept 25. Ord Oct 1  
 Pinckney, John Hartley, Barrow in Furness, Solicitor. Ulverston and Barrow in Furness. Pet July 29. Ord Aug 18  
 Price, John, Bournemouth, Tailor. Poole. Pet Sept 14. Ord Oct 2  
 Reading, William, Ramsgate, Shipwright. Canterbury. Pet Sept 16. Ord Oct 1  
 Senior, Joseph, Bradley, nr Huddersfield, Joiner. Huddersfield. Pet Sept 16. Ord Sept 30  
 Shutt, Joe, Guiseley, Yorks, Joiner. York. Pet Sept 18. Ord Oct 1

Stacey, James, Shinfield, Berks, Farmer. Reading. Pet Sept 1. Ord Oct 2  
 Stallard, George, Yatton, Somersetshire, Butcher. Bristol. Pet Sept 18. Ord Oct 2  
 Stead, John Knight, Water lane, Great Tower st, Merchant. High Court. Pet Aug 18. Ord Oct 1  
 Sutherland, William, Swansea, Draper. Swansea. Pet July 8. Ord Sept 7  
 Thomas, David, Swansea, Mining Engineer. Swansea. Pet Sept 15. Ord Sept 30  
 Thorp, William Theakston, Westgate on Sea, Estate Agent. Canterbury. Pet Sept 18. Ord Oct 1  
 Turver, Samuel Charles, Ledbury, Hereford, Miller. Worcester. Pet Oct 2. Ord Oct 2  
 Umpleby, John, Bradford, Innkeeper. Bradford. Pet Sept 13. Ord Sept 30  
 Wells, Edward Distin, Hulme, Manchester, Lithographers' Agent. Salford. Pet Sept 30. Ord Oct 2  
 Woodhall, William, Jun, Old Hill, Stafford, Commission Agent. Dudley. Pet Sept 29. Ord Sept 30  
 Wotton, John Endacott, West Bromwich, Stafford, House Painter. Oldbury. Pet Sept 20. Ord Sept 28  
 Wyld, John, Stockton on Tees, Brush Manufacturer. Stockton on Tees and Middlesborough. Pet Sept 23. Ord Sept 30

The Subscription to the SOLICITORS' JOURNAL is—Town, 26s.; Country, 28s.; with the WEEKLY REPORTER, 52s. Payment in advance includes Double Numbers and Postage. Subscribers can have their Volumes bound at the office—cloth, 2s. 6d., half law calf, 5s. 6d.

Where difficulty is experienced in procuring the Journal with regularity in the Country, it is requested that application be made direct to the Publisher.

All letters intended for publication in the "Solicitors' Journal" must be authenticated by the name of the writer.

## CONTENTS.

CURRENT TOPICS .....	779	Re London and Leeds Bank .....	784
THE CONSOLIDATED BANKRUPTCY RULES .....	781	SOCIETIES .....	784
THE CONSTRUCTION OF CONDITIONS OF SALE .....	781	LAW STUDENTS' JOURNAL .....	784
CONCERNING SEARCHES .....	782	LEGAL APPOINTMENTS .....	784
CORRESPONDENCE .....	783	OBITUARY .....	785
CASES OF THE WEEK:—		LEGAL NEWS .....	785
CASES BEFORE THE VACATION JUDGE:—		COMPANIES .....	786
		CREDITORS' CLAIMS .....	786
		LONDON GAZETTES, &c., &c. ....	786

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Anti-Dyspeptic Cocoa or Chocolate Powder.

Guaranteed Pure Soluble Cocoa of the Finest Quality with the excess of fat extracted.

The Faculty pronounce it "the most nutritious, perfectly digestible beverage for Breakfast, Luncheon, or Supper, and invaluable for Invalids and Children."

Highly commended by the entire Medical Press.

Being without sugar, spice, or other admixture, it suits all palates keeps for years in all climates, and is four times the strength of cocoa thickened yet weakened with starch, &c., and is REALITY CHEAPER than such Mixtures.

Made instantaneously with boiling water, a teaspoonful to a Breakfast Cup, costing less than a halfpenny. COCOATINA LA VANILLA is the most delicate, digestible, cheapest Manila Chocolate, and may be taken when richer chocolate is prohibited.

In tins at 1s. 6d., 3s., 5s. 6d., &c., by Chemists and Grocers.

Charities on Special Terms by the Sole Proprietor.

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**SHOPS.**—Excellent Shops, with convenient basements, opposite the principal entrance of the British Museum, to be Let, either singly or five together in suite, having a frontage (plate glass) of about 130 feet to Great Russell and Bury-streets, suitable for a business demanding large show space. Position very central, with increasing traffic.—Can be viewed, and all particulars obtained, on application to J. T. CHAPPELLE, 65, Great Russell-street, W.C., or 149, Lupus-street, S.W.

## THE NEW ZEALAND LAND MORTGAGE COMPANY, Limited.

Capital £2,000,000, fully subscribed.  
 £300,000 paid up. Reserve Fund, £5,000.  
 The Company's loans are limited to first-class freehold mortgages. The Debenture issue is limited to the uncalled capital.

**HOME DIRECTORS.**  
 H. J. BRISTOW, Esq., Sir WILLIAM T. POWER, K.C.B.  
 W. K. GRAHAM, Esq., THOS. RUSSELL, Esq.  
 FALCONER LARKWORTHY, Esq., C.M.G.  
 ARTHUR M. MITCHISON, Esq., Sir EDWARD W. STAFFORD, K.C.M.G.

Chairman of Colonial Board—The Hon. Sir FREDK. WHITAKER, K.C.M.G., M.L.C., late Premier of New Zealand.

The Directors are issuing Terminable Debentures bearing interest at 4 per cent. for three years, and 4½ per cent. for five years and upwards. Interest half-yearly by Coupons.

A. M. MITCHISON, Managing Director.  
 Leadenhall-buildings, Leadenhall-st., London, E.C.

## EDE AND SON,

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MAKERS,

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To Her Majesty, the Lord Chancellor, the Whole of the Judicial Bench, Corporation of London, &c.

ROBES FOR QUEEN'S COUNSEL AND BARRISTERS.  
 SOLICITORS' GOWNS.

Law Wigs and Gowns for Registrars, Town Clerks, and Clerks of the Peace.

CORPORATION ROBES, UNIVERSITY AND CLERGY GOWNS.  
 ESTABLISHED 1839.

94, CHANCERY LANE LONDON.

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## LAW LIFE ASSURANCE SOCIETY,

FLEET STREET, LONDON.—Instituted 1823.  
 Assets on 31st December, 1885... £5,948,223  
 Income for the Year 1885... £438,476  
 Amount paid in claims to 31st Dec., 1885... £14,536,593  
 Reversionary Bonus allotted for the five years ending 31st Dec., 1884... £690,946  
 Reversionary Bonuses hitherto allotted... £6,880,987  
 The Expenses of Management, including Commission, are about 4½ per cent. of the Income.  
 The limits of free travel and residence have been largely extended, and rates of extra premium reduced.

Loans granted on security of Policies, Life Interests, Reversions, and Borough and County Rates, as well as on other approved Securities.  
 Life Interests and Reversions are purchased.  
 Claims paid immediately on proof of death and title.

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 LINCOLN'S INN, W.C.

**BRIGHTON** (College-terrace, overlooking Brighton College Cricket Ground), with sea view.—These excellent Residences, containing three reception rooms, conservatory, six bed rooms, two W.C.'s, kitchen, bath room, scullery, and the usual complete offices, to be Sold; price for the freehold, £1,500; or Let on Lease, rent £70 per annum.—Apply to J. T. CHAPPELLE, 149, Lupus-street, London, S.W., or at the Terrace.

## LAW UNION FIRE and LIFE INSURANCE COMPANY.

ESTABLISHED IN THE YEAR 1854.

The only Law Insurance Office in the United Kingdom which transacts both Fire and Life Insurance Business.

Chief Office—

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 The Funds in hand and Capital Subscribed amount to £1,900,000 sterling.

Chairman—JAMES CUDDON, Esq., of the Middle Temple, Barrister-at-Law.

Deputy-Chairman—CHARLES PEMBERTON, Esq. (Lee & Pemberton), Solicitor, 44, Lincoln's-inn-fields.

The Directors invite attention to the New Form of Life Policy, which is free from all conditions.  
 Policies of Insurance granted against the contingency of Issue at moderate rates of Premium.

The Company ADVANCES Money on Mortgage of Life Interests and Reversions, whether absolute or contingent.  
 The Company also purchases Reversions.

Prospectuses, copies of the Directors' Report and Annual Balance Sheet, and every information, sent post-free on application to

FRANK MCGEDY, Actuary and Secretary.

**SALE DAYS FOR THE YEAR 1886.**  
**MESSES. FAREBROTHER, ELLIS, CLARK, & CO.** beg to announce that the following days have been fixed for their SALES of FREEHOLD and LEASEHOLD ESTATES, Ground-Rents, Reversions, and other Investments during the year 1886, to be held at the Auction Mart, Tokenhouse-yard, near the Bank of England, E.C.:—  
 Thurs., Oct 14    Tues., Nov 16    Thurs., Dec 16  
 Thurs., Oct 21    Thurs., Dec 2    Thurs., Dec 30  
 Other appointments for Special Sales will be arranged.—No. 29, Fleet-street, Temple Bar, and 18, Old Broad-street, E.C.

**ROEHAMPTON, S.W.**  
 An extremely valuable Freehold Property, known as the Clarence Estate, embracing the important area of 74 acres, together with the private roads and entrance-lodges extending from Upper Richmond-road and Roehampton-lane to Richmond-park, the possession of which is extremely valuable, enabling the purchaser to exercise absolute control over the frontages, also as to the user for access by the numerous adjoining owners. The property comprises a superior and commodious Residence, surrounded by lovely ornamental grounds, with lodge at entrance drive, stabling, laundry, and out-offices, vacant possession of which will be given. Also the Farm adjoining, with substantial house and buildings, and the several enclosed areas of rich grass land, extending to about 85 acres, at present let on the terms of an agreement at £295 per annum; another portion of the property is let for market garden purposes at £40 per annum. The property offers peculiar advantages for residential purposes, being situated in a fashionable neighbourhood, close to Richmond-park; while its accessibility from London commends it to a purchaser having in view its development in part or as a whole as a building estate.

**MESSES. FAREBROTHER, ELLIS, CLARK, & CO.** have been instructed to prepare the above FREEHOLD PROPERTY, in its entirety, for SALE by AUCTION, at the MART, in London, in OCTOBER.

Particulars, with plans and conditions, will be published in due course, and be obtainable on application to Messrs. Barnes & Bernard, Solicitors, 11, Finsbury-circus, E.C.; or to the Auctioneers, at 18, Fleet-street, and 18, Old Broad-street, E.C.

**HAMPSTEAD.**  
 Fitzjohn's-avenue.—Two of these superior Freehold Mansions, of convenient and costly construction, erected under the personal supervision of well-known architects, and situate in the best part of this characteristically handsome thoroughfare, occupying one of the highest positions in Northern London, near the far-famed Hampstead-heath, and the lovely surrounding country, and pre-eminently one of the most attractive residential resorts for the wealthier classes. The houses are semi-detached, each is fitted with every modern appliance, contains 12 bed and dressing rooms, bath room, four reception rooms, ample domestic offices, and, with the ornamental gardens, covers a large area of ground.

**MESSES. FAREBROTHER, ELLIS, CLARK, & CO.** will OFFER for SALE by AUCTION, at the MART, on TUESDAY, NOVEMBER 16th, 1886, at TWO (unless an acceptable offer be meanwhile received), the above-described highly valuable FREEHOLDS, with the advantage of early possession on the receipt of the proceeds occupied.  
 May be viewed by appointment, and particulars of sale had of Messrs. Scott & Spalding, Solicitors, 15, Queen-street, Queen Victoria-street; at the Mart, E.C.; or of Messrs. Farebrother, Ellis, Clark, & Co., 29, Fleet-street, 18, Old Broad-street, E.C., and 14, Fitzjohn's-parade, Hampstead, N.W.

South Metropolitan Gas Company.—£52,595 Five per Cent. Perpetual Debenture Stock of the above company, presenting an investment of the soundest description.

**M. G. A. WILKINSON** is instructed by the Directors of the South Metropolitan Gas Company to SELL by AUCTION, at the MART, on FRIDAY, OCTOBER 15, at TWO o'clock precisely, in Numerous Lots, £52,595 FIVE PER CENT. PERPETUAL DEBENTURE STOCK in the South Metropolitan Gas Company. The districts supplied by the company comprise nearly the whole of the South of London, from Wandsworth to Plumstead Marshes, and the demand has so much increased that the supply of gas has been nearly doubled within the last 10 years.

Particulars may be had of Frank Bush, Esq., Secretary to the Company, 7064, Old Kent-road; of Messrs. Johnson, Budd, & Johnson, Solicitors, 20, Austin Friars; and of Mr. G. A. Wilkinson, Auctioneer and Land Agent, 7, Poultry, City.

**MESSES. PUTTICK & SIMPSON**, Literary and Fine Art Auctioneers, 47, Leicester-square London, W.C., beg to inform Executors, Trustees, Solicitors, and the Trade, that their Season for the disposal by Auction of Libraries of Books and Music, Engravings, Paintings, and other works connected with the Fine Arts, Musical Instruments, and all descriptions of Valuable Property, will commence on October 17, and that their warehouses are open daily for the reception of goods consigned to them for sale.  
 Messrs. P. & S. will hold several important Sales during the Season, and will include small properties in appropriate sections, affording the same advantages to small as to large consignments. Libraries and other properties catalogued, arranged, and valued for Probate and Legacy Duty, or for Public or Private Sale.

**SALES BY AUCTION FOR THE YEAR 1886.**  
**MESSES. DEBENHAM, TEWSON, FARMER, & BRIDGEWATER** beg to announce that their SALES of LANDED ESTATES, Investments, Town, Suburban, and Country Houses, Business Premises, Building Land, Ground-rents, Adowsons, Reversions, Stocks, Shares, and other Properties, will be held at the Auction Mart, Tokenhouse-yard, near the Bank of England, in the City of London, as follows:—  
 Tues., Oct 19    Tues., Nov 23  
 Tues., Oct 26    Tues., Dec 14

Auctions can also be held on other days. In order to insure proper publicity, due notice should be given. The period between such notice and the proposed auction must considerably depend upon the nature of the property to be sold. A printed scale of terms can be had at their offices, 80, Chesapeake, London, or will be forwarded by post.

**MESSES. DEBENHAM, TEWSON, FARMER, & BRIDGEWATER'S LIST of ESTATES and HOUSES to be SOLD or LET**, including Landed Estates, Town and Country Residences, Hunting and Shooting Quarters, Farms, Ground Rents, Rent Charges, House Property and Investments generally, is published on the first day of each month, and may be obtained, free of charge, at their offices, 80, Chesapeake, E.C., or will be sent by post in return for three stamps.—Particulars for insertion should be received not later than our days previous to the end of the preceding month.

**MESSES. JOHNSON & DYMOND** beg to announce that their Sales by Auction of Plate, Watches, Chains, Jewellery, Precious Stones, &c., are held on Mondays, Wednesdays, Thursdays, and Fridays.

The attention of Solicitors, Executors, Trustees, and others is particularly called to this ready means for the disposal of Property of deceased and other clients.

In consequence of the frequency of their sales Messrs. J. & D. are enabled to include large or small quantities at short notice (if required).

Sales of Furniture held at private houses.  
 Valuations for Probate or Transfer. Terms on application to the City Auction Rooms (established 1783), 36 and 38, Gracechurch-street, E.C.

Messrs. Johnson & Dymond beg to notify that their Auction Sale of Wearing Apparel, Piece Goods, Household and Office Furniture, Carpets, Bedding, &c., are held on each day of the week (Saturday excepted).

**NEW ORIENTAL BANK CORPORATION (LIMITED).**  
 Capital, £2,000,000; Subscribed and Paid-up, £500,000  
 London: 40, Threadneedle-street.

BRANCHES and AGENCIES—Edinburgh, Bombay, Calcutta, Madras, Ceylon, Mauritius, Singapore, Hong Kong, Shanghai, Yokohama, Kobe, Nagasaki, Melbourne, and Sydney.

The Bank buys and sells Bills of Exchange, makes telegraph transfers, issues letters of credit and circular notes, forwards bills for collection, and transacts banking and agency business generally.

**INTEREST ALLOWED ON DEPOSITS.**  
 Fixed for 3, 4, or 5 months at 3 per cent. per annum.  
 Fixed for 6 or 9 months " 4 " "  
 Fixed for 1 year certain " 4 " "  
 Fixed for 2 years " 4 " "  
 Fixed for 3, 5, or 7 years " 5 " "

Current Accounts opened and cheque books supplied. Interest at 2½ per cent. per annum allowed on the minimum monthly balance if not below £100.

Advances made against approved banking securities. Pay and pensions drawn, insurance premiums, club subscriptions, and other periodical payments made at a uniform commission of 1 per cent.

Securities bought, sold, and received for safe custody from constituents of the bank. Interest and dividends collected.

Drafts issued upon the Bank's Eastern Branches at current rates, free of commission. Bills collected or negotiated, and every description of exchange business conducted.

The Directors are now receiving applications for 4 per Cent. Debentures of £10 and upwards, secured upon the freehold bank premises in the City of London and elsewhere, in reduction of the 5 per Cent. Debentures issued.

All necessary information and forms can be obtained by application to the Agency, 22, St. Andrew-square, Edinburgh, or to the Head Office, 40, Threadneedle-street, London, E.C.

GEORGE WILLIAM THOMSON, Secretary.

TO ALL INVESTORS.

**THE STANDARD LIFE ASSURANCE COMPANY**—Established over 60 years ago—possesses Invested Funds to the amount of £6½ Millions Sterling, and has an Annual Revenue of £600,000. Policies granted for large or small sums, making provision for retirement in old age or death. Annuities also granted on favourable terms.  
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**NORTHERN ASSURANCE COMPANY.**  
 Established 1836.  
 LONDON: 1, Moorgate-street, E.C.    ABERDEEN: 1, Union-terrace.

**INCOME & FUNDS (1885) —**  
 Fire Premiums .. .. . £277,000  
 Life Premiums .. .. . 191,000  
 Interest .. .. . 132,000  
 Accumulated Funds .. .. . £3,134,000

## NEW ZEALAND GOVERNMENT £4 PER CENT. CONSOLIDATED STOCK.

ISSUE OF £1,567,800.

MINIMUM PRICE OF ISSUE, £97 PER CENT.

First Dividend, being Six Months' Interest, payable 1st May, 1897.

Authorized by the Colonial "New Zealand Loan Act, 1885," and "District Railways Purchasing Act, 1885 and 1886."

For Railway Extension .. .. . £1,325,000

For extinguishing Debentures created in the Colony for the purchase of District Railways constructed by Local Companies, now the property of the Government. .. .. . 242,800

The Governor and Company of the Bank of England give notice that, on behalf of the Agents appointed for raising and managing the Loan under the above Act (Sir Penrose Goodchild Julian, K.C.M.G., C.B., and Sir Francis Dillon Bell, K.C.M.G.), they are authorized to receive Tenders for £1,567,800 New Zealand Government £4 per Cent. Consolidated Stock, repayable at par on the 1st November, 1892.

This Stock will be in addition to, and will rank pari passu with the New Zealand £4 per Cent. Consolidated Stock previously created, the Dividends on which are payable half-yearly at the Bank of England, on the 1st May and 1st November.  
 The first half-year's Dividend on this issue, calculated upon the nominal amount of Stock, will be payable on the 1st May next.

The Books of the Stock are kept at the Bank of England, where all assignments and transfers are made; and holders of the Stock are able, on payment of the usual fees, to take out Stock Certificates to Bearer, with coupons attached, which Certificates may be re-inscribed into Stock at the will of the holder.

All Transfers and Stock Certificates are free of Stamp Duty.

Dividend Warrants are transmitted by post if desired.

The Loan is secured on the Consolidated Fund of the Colony of New Zealand, which includes the revenue derived from the railways, and from the sales and leases of Public Lands.

By the Act 40 & 41 Vic. ch. 59, the Revenues of the Colony of New Zealand alone will be liable in respect of the Stock and the Dividends thereon, and the Consolidated Fund of the United Kingdom and the Commissioners of Her Majesty's Treasury will not be directly or indirectly liable or responsible for the payment of the Stock or of the Dividends thereon, or for any matter relating thereto.

Tenders may be for the whole or any part of the Stock, and must state what amount of money will be given for every £100 of Stock. Tenders for other than even hundreds of Stock, or at a price including fractions of a shilling other than sixpence, will not be preferentially accepted. Tenders are to be delivered at the Chief Cashier's Office, Bank of England, before two o'clock on Thursday, the 14th October, 1886. Tenders at different prices must be on separate forms. The amount of Stock applied for must be written on the outside of the tender.

The minimum price, below which no tender will be accepted, has been fixed at £97 for every £100 of Stock.

A deposit of five per cent. on the amount of Stock tendered for must be paid at the same Office at the time of the delivery of the tender, and the deposit must not be enclosed in the tender. Where no allotment is made the deposit will be returned, and in case of partial allotment the balance of the deposit will be applied towards the first instalment.

In the event of the receipt of tenders for a larger amount of Stock than that proposed to be issued at or above the minimum price, the tenders at the lowest price accepted will be subject to a pro rata diminution.

The dates at which the further payments on account of the said Loan will be required, are as follows:—

On Friday, 22nd October, 1886, so much of the amount tendered and accepted to when added to the deposit, will leave Seventy Pounds (Sterling) to be paid for each hundred pounds of Stock;

On Friday, 3rd December, 1886, £20 per cent.;

On Friday, 7th January, 1887, £20 per cent.;

On Friday, 25th February, 1887, £20 per cent.

The instalments may be paid in full on or after 22nd October, 1886, under discount at the rate of 3 per cent. per annum. In case of default in the payment of any instalment at its proper date, the deposits and instalments previously paid will be liable to forfeiture.

Scrap Certificates to bearer will be issued in exchange for the provisional receipts.

The Stock will be inscribed in the Bank Books on or after the 24th February, 1887, but Scrap paid up in full in anticipation, may be inscribed forthwith.

Applications must be upon the printed forms which may be obtained at the Chief Cashier's Office, Bank of England; of Messrs. Mullens, Marshall, & Co., 4, Lombard-street; of Messrs. J. & A. Scrimgeour, 18, Old Broad-street; and at the Office of the Agent-General of New Zealand, 7, Westminster-chambers, S.W., where also copies of the Acts authorizing the Loan may be seen.

BANK OF ENGLAND,  
 6th October, 1886.